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# *Missouri Property & Casualty Supplement Report 1998*



*Missouri Department of Insurance  
Statistics Section  
June 1999*





MISSOURI  
PROPERTY & CASUALTY  
SUPPLEMENT  
REPORT  
1998



Missouri Department of Insurance  
Statistics Section  
July 1999



## **PREFACE**

The **1998 Missouri Property & Casualty Supplement Report** presents data collected by the Missouri Department of Insurance from companies that file supplements to the Page 15 of the annual statement for Missouri for 1998. This form is used to collect data in greater detail than reported in the 1998 Annual Statements. All property and casualty companies are required to complete this form per 20 CSR 200-1.037, §374.040 RSMo., and §374.045 RSMo.

The enclosed documentation, by company, provides information for each line of business specified on the Supplement to Page 15, with company profiles listed by their market share ranking. While every effort has been made to assure that all significant errors and omissions in the supplement data have been identified and resolved, the accuracy of the report depends on the accuracy of the information filed by each company.

The **1998 Missouri Property & Casualty Supplement Report** is published by the Statistics Section, Division of Market Regulation, Missouri Department of Insurance.



### **Other Publications Available**

The Missouri Department of Insurance publishes the following statistical reports. These reports are available by sending a written request along with the payment of \$35 to the Missouri Department of Insurance, P.O. Box 690, Jefferson City, MO 65102-0690.

**Missouri Department of Insurance Annual Report**  
**Missouri Life, Accident & Health Supplement Data**  
**Missouri Medical Malpractice (Closed Claim) Report**  
**Missouri Real Estate Malpractice (Closed Claim) Report**  
**Missouri Legal Malpractice (Closed Claim) Report**  
**Missouri Products Liability (Closed Claim) Report**  
**Missouri Health Maintenance Organization Report**  
**Missouri Complaint Index Report**  
**Missouri Market Share Report**  
**Missouri Mortgage Guaranty Report**  
**Missouri Uninsured Auto Report**

### **Databases Available**

*Medicare Supplement Experience Data*  
*Missouri Zip Code Insurance Data for Homeowners/Dwelling Fire,*  
*Farmowners (dwelling only), Mobile Home, Earthquake and Private Passenger Automobile*

Some data is available to the public for a fee by special request only. For additional information, contact the Statistics Section at 573/751-4126.



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**SAMPLE COPY  
OF  
SUPPLEMENT TO PAGE 15  
OF  
ANNUAL STATEMENT  
FOR YEAR ENDING  
DECEMBER 31, 1998**



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STATE OF MISSOURI  
DEPARTMENT OF INSURANCE  
**SUPPLEMENT TO PAGE 15 OF**  
**ANNUAL STATEMENT FOR YEAR ENDING**  
**DECEMBER 31, 1998**

MAIL TO: STATE OF MISSOURI  
DEPARTMENT OF INSURANCE  
STATISTICS SECTION  
P.O. BOX 890  
JEFFERSON CITY, MISSOURI 65102-0890

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DUE DATE - MARCH 1		SEE INSTRUCTIONS ON REVERSE SIDE			
COMPANY NAME		NAIC GROUP NO.		NAIC COMPANY NO.	
<b>MISSOURI BUSINESS ONLY (ROUND TO NEAREST DOLLAR)</b>					
(1) LINE OF BUSINESS	(2) DIRECT PREMIUMS WRITTEN	(3) DIRECT PREMIUMS EARNED	(4) DIRECT ALLOCATED LOSS ADJUSTMENT EXPENSE INCURRED	(5) DIRECT LOSSES PAID	(6) DIRECT LOSSES INCURRED
1. & 2. Fire & Allied Lines					
(a) Dwelling					
(b) Commercial					
(c) Farm					
3. Farmowners Multi-Peril					
4. (a) Home Owners Multi-Peril					
(b) Dwelling Owners Multi-Peril (ACV)					
5. Commercial Multi-Peril					
6. Mobile Homes					
7. Growing Crops					
8. Ocean Marine					
9. Inland Marine (including Auto Cargo)					
10. Financial Guaranty					
11. Medical Malpractice Liability					
(a) Physicians and Surgeons					
(b) Dentists					
(c) Nurses					
(d) Hospitals					
(e) Other					
12. Earthquake					
14. All Accident & Health (see reverse side)					
16. Direct Workers Compensation					
17. Other Liability					
(a) Bodily Injury & Property Damage					
(b) Warranty Programs/Service Contracts					
(c) Excess Workers Compensation					
18. Product Liability					
Bodily Injury & Property Damage					
19. (a) (1) Priv. Pass. Auto Lia. Bodily Injury					
(2) Priv. Pass. Auto Lia. Property Damage					
(3) Priv. Pass. Auto Medical Payments					
(4) Priv. Pass. Uninsured Motorist					
(5) Priv. Pass. Underinsured Motorist					
(6) Priv. Pass. Acc. Death & Disability/Dismemberment					
(b) (1) Comm. Auto Liability Bodily Injury					
(2) Comm. Auto Liability Property Damage					
(3) Comm. Auto Medical Payments					
(4) Comm. Auto Uninsured/Underinsured Motorist					
21. (a) (1) Priv. Pass. Auto Comprehensive					
(2) Priv. Pass. Auto Collision					
(b) (1) Comm. Auto Comprehensive					
(2) Comm. Auto Collision					
22. Aircraft					
23. Fidelity					
24. Surety					
25. Glass					
26. Burglary & Theft					
27. Boiler & Machinery					
28. (a) Credit Property (excluding V.S.I.)					
(b) Credit Casualty					
(c) Credit Unemployment					
(d) Vendor/Lenders Single Interest, Collateral Prot. etc.					
29. Mortgage Guaranty					
30. Title					
31. Lawyers Malpractice					
32. Real Estate Malpractice					
33. Umbrella					
34. Other Specific (specify)					
35. National Flood Insurance Program					
36. Federal Crop Insurance Corporation					
<b>TOTALS ALL BUSINESS IN MISSOURI</b>				/	



## DEFINITION OF TERMS

**Market Share:** The dollar amount of direct premiums written by company divided by the total amount of direct premiums written industry-wide for the particular line of business being analyzed, expressed as a percentage.

**Direct Premiums Written:** The dollar amount charged when a policyholder contracts for insurance coverage before reinsurance has been ceded and/or assumed.

**Direct Premiums Earned:** The part of premium attributable to the coverage already provided in a given period before reinsurance has been ceded and/or assumed.

**Direct Losses Paid:** The sum of all payments made during the year for the benefit of insurance claimants, before reinsurance has been ceded and/or assumed. These payments include amounts paid in the current year for claims arising from coverage in prior years and exclude amounts which will be paid in future years for claims arising from the current year. Hence, this item is not a measure of the actual cost of current coverages, but only of current cash flows.

**Direct Losses Incurred:** The sum of direct losses paid plus an estimate at the close of the year of the amounts to be paid in the future for all claims arising from the current and all prior years, minus the corresponding estimate made at the close of business for the preceding year. Incurred losses reported include estimated amounts unpaid for incurred-but-not-reported (IBNR) claims.

**Loss Ratio:** The dollar amount of direct losses incurred divided by the dollar amount of premiums earned for the particular line of business being analyzed, expressed as a percentage. This is an accounting representation of the portion of each premium dollar which is needed to honor a company's promise to pay claims.



# GENERAL DESCRIPTION OF PROPERTY AND CASUALTY LINES OF BUSINESS

**Fire (Dwelling, Commercial, Farm):** Coverage protecting the insured against the loss to real or personal property from damage caused by the peril of fire or lightning, including business interruption, loss or rents, etc.

**Allied Lines (Dwelling, Commercial, Farm, Growing Crops):** Coverages which are generally written with property insurance, e.g., glass, tornado, windstorm and hail; sprinkler and water damage; explosion, riot and civil commotion; growing crops; flood; rain; and damage from aircraft and vehicle, etc.

**Farmowners Multi-Peril:** A package policy for farming and ranching risks, similar to a homeowners policy, that has been adopted for farms and ranches and includes both property and liability coverages for personal and business losses. Coverages include farm dwellings and their contents, barns, stables, other farm structures and farm inland marine, such as mobile equipment and livestock.

**Home Owners Multi-Peril, Dwelling Owners Multi-Peril (ACV), Mobile Homes:** A package policy combining broad property coverage for the personal property and/or structure with broad personal liability coverage. Coverage applicable to the dwelling, appurtenant structures, unscheduled personal property and additional living expense are typical. Includes mobile homes at a fixed location.

**Commercial Multi-Peril:** A contract for a commercial enterprise which packages two or more insurance coverages protecting an enterprise from various property and liability risk exposures. Frequently includes fire, allied lines, various other coverages (e.g., difference in conditions) and liability coverage. Includes multi-peril policies for coverages for liability other than auto.

**Ocean Marine:** Coverage for ocean and inland water transportation exposures; goods or cargoes, ships or hulls; earnings; and liability.

**Inland Marine (Including Auto Cargo):** Coverage for property that may be in transit, held by a bailee, at a fixed location, a movable good that is often at different locations (e.g., off-road constructions equipment), or scheduled property (e.g., Homeowners Personal Property Floater) including items such as live animals, property with antique or collector's value, etc. This line also includes instrumentalities of transportation and communication, such as bridges, tunnels, piers, wharves, docks, pipelines, power and phone lines, and radio and television towers.

**Financial Guaranty:** A surety bond, insurance policy, or when issued by an insurer, an indemnity contract and any guaranty similar to the foregoing types, under which loss is payable upon proof of occurrence of financial loss to an insured claimant, obligee or indemnitee as a result of failure to perform a financial obligation.

**Medical Malpractice Liability (Physicians and Surgeons, Dentists, Nurses, Hospitals, Other):** Insurance coverage protecting a licensed health care provider or health care facility against legal liability resulting from the death or injury of any person due to the insured's misconduct, negligence or incompetence in rendering professional services.

**Earthquake:** Property coverages for losses resulting from a sudden trembling or shaking of the

earth, including that caused by volcanic eruption. Excluded are losses resulting from fire, explosion, flood or tidal wave following the covered event.

**All Accident and Health:** Includes coverages written on a group or individual basis, which pays scheduled benefits or medical expenses caused by disease, accidental injury or accidental death. Policies generally provide benefits for short or long term disability income benefits, accidental death or dismemberment coverage, major medical expense benefits and dental expense benefits.

**Direct Workers' Compensation:** Insurance which covers an employer's liability for injuries, disability or death to persons in their employment, without regard to fault, as prescribed by state or Federal workers' compensation laws and other statutes. Includes employers liability coverage against the common law liability for injuries to employees.

**Other Liability (Bodily Injury & Property Damage, Warranty Programs/Service Contracts, Excess Workers' Compensation, Umbrella, Lawyers Malpractice, Real Estate Malpractice:** Insurance coverage protecting the insured against legal liability resulting from negligence, carelessness, or a failure to act causing property damage or personal injury to others. Typically, coverages include construction and alteration liability, contingent liability; contractual liability; elevators and escalators liability; errors and omissions liability, environmental pollution liability; excess stop loss, excess over insured or self-insured amounts and umbrella liability; liquor liability; personal injury liability; premises and operations liability; completed operations liability, non-medical professional liability, etc.

**Product Liability (Bodily Injury & Property Damage):** Insurance coverage protecting the manufacturer, distributor, seller, or lessor of a product against legal liability resulting from a defective condition causing personal injury, or damage, to any individual or entity, associated with the use of the product.

**Private Passenger and Commercial Automobile Liability:** Coverage that protects the insured against financial loss because of legal liability for motor vehicle related injuries (bodily injury and medical payments) or damage to the property of others caused by accidents arising out of ownership, maintenance or use of a motor vehicle (including recreational vehicles such as motor homes). Commercial is defined as all motor vehicle policies that include vehicles that are used primarily in connection with business, commercial establishments, activity, employment, or activities carried on for gain or profit.

**Private Passenger and Commercial Automobile Physical Damage:** Any motor vehicle insurance coverage (including collision, vandalism, fire and theft) that insures against material damage to the insured's vehicle. Commercial is defined as all motor vehicle policies that include vehicles that are used in connection with business, commercial establishments, activity, employment, or activities carried on for gain or profit.

**Aircraft:** Coverage for aircraft (hull) and their contents; aircraft owner's and aircraft manufacturers liability to passengers, airports and other third parties.

**Fidelity:** A bond covering an employer's loss resulting from an employee's dishonest act (e.g., loss of cash, securities, valuables, etc.).

**Surety:** A three-party agreement where the insurer agrees to pay a second party (the obligee) or make complete an obligation in response to the default, acts, or omissions of a third party (the principal).



**Glass:** Coverage for the costs of replacement and incidental costs of building glass due to breakage or application of chemicals to glass.

**Burglary and Theft:** Coverage for property taken or destroyed by breaking and entering the insured's premises; burglary or theft; forgery or counterfeiting, fraud; and off-premises exposure.

**Boiler and Machinery:** Coverage for the failure of boilers, machinery and electrical equipment. Benefits include (i) property of the insured which has been directly damaged by the accident; (ii) costs of temporary repairs and expediting expenses; and (iii) liability for damage to the property of others.

**Credit Property, Credit Casualty, Credit Unemployment, Vendor/Lenders Single Interest:** Coverage that indemnifies manufacturers, merchants, educational institutions, or other providers of goods and services extending credit, for losses or damages resulting from the nonpayment of debts owed to them for goods or services provided in the normal course of their business.

**Mortgage Guaranty:** Insurance that indemnifies a lender from loss if a borrower fails to meet required mortgage payments.

**Title:** This insurance is a form of property insurance designed to protect against losses resulting from a defective title to land and improvements. The insurer agrees to indemnify the insured to the extent of any financial loss suffered as a result of the transfer of a defective title.

**Other Specific:** Other coverages not generally described herein.

**National Flood Insurance Program:** Flood insurance reinsured through the Federal Government.

**Federal Crop Insurance Corporation:** Crop insurance reinsured through the Federal Government.



**TOTAL  
PROPERTY & CASUALTY  
INSURANCE BY  
LINE OF BUSINESS**



**MISSOURI DEPARTMENT OF INSURANCE**  
**1998 PAGE 15 SUPPLEMENT EXPERIENCE WITH MARKET SHARE**  
**TOTALS BY LINE OF BUSINESS**

LINE NUMBER OF BUSINESS	LINE DESCRIPTION	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1A	DWELLING FIRE & ALLIED LINES	1.00%	\$54,553,611	\$57,805,910	\$31,758,439	\$33,844,288	58.55%
1B	COMMERCIAL FIRE & ALLIED LINES	1.18%	\$64,338,874	\$66,235,625	\$20,950,607	\$29,850,600	45.07%
1C	FARM FIRE & ALLIED LINES	0.05%	\$2,694,580	\$2,727,049	\$1,345,110	\$1,351,981	49.58%
3	FARMOWNERS MULTI-PERIL	1.19%	\$65,183,890	\$63,619,228	\$39,071,087	\$42,584,254	66.94%
4A	HOMEOWNERS MULTI-PERIL	10.14%	\$554,087,009	\$537,235,562	\$324,349,804	\$338,986,358	63.10%
4B	DWELLING OWNERS MULTI-PERIL (ACV)	0.74%	\$40,546,564	\$39,236,970	\$26,065,285	\$26,268,751	66.95%
5	COMMERCIAL MULTI-PERIL	6.87%	\$375,271,754	\$370,809,407	\$242,381,305	\$270,748,040	73.02%
6	MOBILE HOMES	0.33%	\$17,804,752	\$16,878,434	\$7,684,145	\$7,965,335	47.19%
7	GROWING CROPS	0.15%	\$8,137,109	\$8,137,151	\$5,834,645	\$5,851,515	71.91%
8	OCEAN MARINE	0.65%	\$35,336,902	\$37,394,222	\$25,514,971	\$24,857,518	66.47%
9	INLAND MARINE (INCL AUTO CARGO)	2.41%	\$131,576,472	\$131,087,353	\$71,836,087	\$81,825,667	62.42%
10	FINANCIAL GUARANTY	0.19%	\$10,348,752	\$9,326,577	\$8,402,594	\$1,158,513	12.42%
11A	MED MAL - PHYSICIANS & SURGEONS	1.02%	\$55,760,257	\$57,215,107	\$50,609,999	\$45,501,593	79.53%
11B	MED MAL - DENTISTS	0.06%	\$3,387,756	\$3,310,636	\$1,454,934	\$567,272	17.13%
11C	MED MAL - NURSES	0.01%	\$518,436	\$685,261	\$15,750	\$145,484	21.23%
11D	MED MAL - HOSPITALS	0.23%	\$12,555,794	\$14,604,144	\$8,428,222	\$2,875,637	19.69%
11E	MED MAL - OTHER	0.17%	\$9,437,033	\$12,744,574	\$10,145,048	\$904,059	-7.09%
12	EARTHQUAKE	0.69%	\$37,479,186	\$36,472,170	\$14,355	\$301,056	0.83%
14	ALL ACCIDENT & HEALTH	4.14%	\$226,202,686	\$220,547,246	\$113,754,757	\$106,233,550	48.17%
16	DIRECT WORKERS COMPENSATION	10.16%	\$554,997,730	\$569,569,838	\$368,081,625	\$334,380,717	58.71%
17A	OTHER LIABILITY - BI & PD	4.92%	\$268,533,062	\$237,136,984	\$157,111,079	\$214,842,816	90.60%
17B	OTHER LIABILITY - WARRANTY	0.73%	\$40,097,335	\$18,194,363	\$28,816,079	\$27,480,183	151.04%
17C	EXCESS WORKERS COMPENSATION	0.20%	\$10,794,541	\$11,442,224	\$4,118,686	\$10,227,400	89.38%
18	PRODUCTS LIABILITY	0.51%	\$27,698,665	\$30,865,481	\$13,711,638	\$25,862,549	83.79%
19A1	PRIV PASS AUTO LIA BODILY INJURY	11.84%	\$646,889,205	\$641,962,142	\$348,648,876	\$336,141,893	52.36%
19A2	PRIV PASS AUTO LIA PROP DAMAGE	7.26%	\$396,850,898	\$389,377,186	\$306,837,312	\$310,611,571	79.77%
19A3	PRIV PASS AUTO MED PAYMENTS	1.47%	\$80,365,543	\$80,441,038	\$51,009,158	\$30,661,218	38.12%
19A4	PRIV PASS UNINSURED MOTORISTS	1.92%	\$104,623,476	\$103,197,297	\$55,291,831	\$51,088,850	49.51%
19A5	PRIV PASS UNDERINSURED MOTORISTS	0.48%	\$26,241,599	\$25,831,580	\$14,683,676	\$30,380,951	117.61%
19A6	PRIV PASS ACC DEATH & DISAB/DISM	0.04%	\$2,246,438	\$2,252,082	\$867,524	\$824,249	36.60%
19B1	COMM AUTO LIA BODILY INJURY	2.94%	\$160,873,340	\$162,673,882	\$114,386,298	\$148,472,115	91.27%
19B2	COMM AUTO LIA PROP DAMAGE	1.21%	\$66,147,154	\$67,272,299	\$50,698,461	\$52,642,800	78.25%
19B3	COMM AUTO MEDICAL PAYMENTS	0.09%	\$5,174,958	\$5,071,428	\$1,136,802	\$2,069,273	40.80%
19B4	COMM AUTO UNINSURED MOTORISTS	0.18%	\$9,597,331	\$9,210,053	\$9,183,710	\$7,531,980	81.78%
21A1	PRIV PASS AUTO COMPREHENSIVE	6.27%	\$342,533,699	\$335,574,392	\$212,697,289	\$215,206,367	64.13%
21A2	PRIV PASS AUTO COLLISION	11.15%	\$609,141,929	\$592,326,056	\$369,044,121	\$371,198,370	62.67%
21B1	COMM AUTO COMPREHENSIVE	0.82%	\$45,036,093	\$44,121,836	\$29,742,208	\$29,722,457	67.36%
21B2	COMM AUTO COLLISION	1.20%	\$65,500,216	\$66,372,771	\$49,736,552	\$49,012,527	73.84%
22	AIRCRAFT	0.40%	\$21,793,236	\$22,894,285	\$14,567,903	\$32,152,908	-140.44%
23	FIDELITY	0.28%	\$15,416,587	\$15,913,466	\$5,924,195	\$4,554,758	28.62%
24	SURETY	0.82%	\$45,068,341	\$44,675,785	\$12,151,651	\$12,446,768	27.86%
25	GLASS	0.00%	\$24,793	\$26,950	\$19,906	\$16,740	62.12%
26	BURGLARY & THEFT	0.06%	\$3,445,697	\$3,490,635	\$519,110	\$442,596	12.68%
27	BOILER & MACHINERY	0.22%	\$12,235,704	\$12,969,039	\$6,110,937	\$10,182,133	78.51%
28A	CREDIT PROPERTY (EXCLUDING V.S.I.)	0.03%	\$1,554,299	\$1,478,628	\$193,471	\$189,585	12.82%
28B	CREDIT CASUALTY (COLLATERAL PROT)	0.08%	\$4,385,701	\$4,230,657	\$1,110,071	\$1,013,826	23.96%
28C	CREDIT UNEMPLOYMENT	0.10%	\$5,274,646	\$5,358,906	\$613,123	\$431,432	8.05%
28D	VENDERS/LENDERS SINGLE INTEREST	0.03%	\$1,908,008	\$1,851,786	\$1,014,510	\$1,034,595	55.87%
29	MORTGAGE GUARANTY	0.82%	\$45,033,210	\$47,198,759	\$4,435,194	\$11,200,172	23.73%
30	TITLE	0.67%	\$36,425,182	\$34,348,275	\$6,451,162	\$4,641,605	13.51%
31	LAWYERS MALPRACTICE	0.23%	\$12,554,951	\$12,992,850	\$5,449,457	\$14,448,916	111.21%
32	REAL ESTATE MALPRACTICE	0.03%	\$1,559,815	\$1,688,776	\$133,951	\$435,667	25.80%
33	UMBRELLA	0.53%	\$28,730,400	\$23,937,604	\$6,559,138	\$3,843,793	16.06%
34	OTHER SPECIFIC	0.15%	\$8,065,713	\$7,739,932	\$837,238	\$8,738,403	112.90%
35	NATIONAL FLOOD INS. PROGRAM	0.13%	\$7,237,604	\$6,904,395	\$5,295,503	\$6,905,757	100.02%
36	FEDERAL CROP INSURANCE CORPORATION	0.80%	\$43,899,583	\$43,867,312	\$18,687,852	\$23,143,691	52.76%
37	TOTAL ALL BUSINESS	100.00%	\$5,463,108,219	\$5,370,505,733	\$3,248,789,260	\$3,339,881,708	62.19%



**TOTAL  
PROPERTY & CASUALTY  
INSURANCE  
BY COMPANY  
BY LINE OF BUSINESS**





**1998 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - DWELLING FIRE & ALLIED LINES**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	SHELTER MUTUAL INSURANCE CO	16.00%	\$8,730,458	\$8,478,382	\$4,280,738	\$4,254,406	50.18%
2	AMERICAN STERLING INSURANCE COMPANY	10.05%	\$5,480,946	\$10,205,643	\$1,969,742	\$1,586,830	15.55%
3	OLD RELIABLE CASUALTY COMPANY	6.56%	\$3,581,187	\$3,578,867	\$1,416,415	\$1,378,110	38.51%
4	WESTCHESTER FIRE INSURANCE COMPANY	5.86%	\$3,198,400	\$759,524	\$76,124	\$66,571	8.76%
5	AMERICAN FAMILY MUTUAL INS CO	5.53%	\$3,015,141	\$3,016,508	\$2,164,030	\$2,093,025	69.39%
6	MISSOURI PROPERTY INS PLACEMENT FACILIT	4.90%	\$2,672,233	\$2,786,575	\$2,320,545	\$2,022,486	72.58%
7	ZURICH INSURANCE COMPANY	4.76%	\$2,596,243	\$3,272,650	\$7,845,916	\$5,639,068	172.31%
8	AMERICAN SECURITY INSURANCE COMPANY	3.87%	\$2,111,814	\$1,227,541	\$374,836	\$474,242	38.63%
9	COLUMBIA MUTUAL INSURANCE CO	3.54%	\$1,931,275	\$1,842,394	\$898,867	\$980,141	53.20%
10	SAFECO INSURANCE CO OF AMERICA	3.36%	\$1,834,080	\$1,776,570	\$807,136	\$837,470	47.14%
11	HARTFORD STEAM BOILER INSPECTION & INS	2.79%	\$1,524,523	\$1,373,951	\$525,011	\$5,199,896	378.46%
12	NATIONAL CASUALTY COMPANY	2.73%	\$1,489,470	\$1,537,427	\$598,944	\$415,571	27.03%
13	AMERICAN GUARANTEE & LIABILITY INS CO	2.60%	\$1,420,066	\$1,499,418	\$294,289	\$263,770	17.59%
14	CAMERON MUTUAL INSURANCE COMPANY	2.40%	\$1,307,176	\$1,356,286	\$688,714	\$636,562	46.93%
15	PROTECTION MUTUAL INSURANCE COMPANY	1.91%	\$1,041,349	\$1,816,833	\$8,433	\$182,322	10.04%
16	AMERICAN STATES INSURANCE COMPANY	1.29%	\$705,159	\$749,138	\$328,964	\$273,292	36.48%
17	FARMERS ALLIANCE MUTUAL INS CO	1.29%	\$703,855	\$727,123	\$347,984	\$435,322	59.87%
18	AUTO OWNERS INSURANCE CO MUTUAL	1.07%	\$582,663	\$556,820	\$196,641	\$259,816	46.66%
19	UNITED SERVICES AUTOMOBILE ASSOCIATION	1.06%	\$577,867	\$571,998	\$181,545	\$181,841	31.79%
20	AMERICAN ECONOMY INSURANCE COMPANY	1.03%	\$560,855	\$585,730	\$319,324	\$300,377	51.28%
21	MENDOTA INSURANCE COMPANY	0.88%	\$480,312	\$469,904	\$226,609	\$284,634	60.57%
22	FEDERATED RURAL ELECTRIC INS CORP	0.86%	\$467,075	\$460,215	\$36,153	\$221,208	48.07%
23	AMERICAN NATIONAL PROPERTY & CASUALTY C	0.81%	\$442,355	\$417,707	\$235,570	\$171,176	40.98%
24	UNIVERSAL FIRE & CASUALTY INS CO	0.67%	\$364,713	\$377,765	\$178,332	\$247,505	65.52%
25	ASSOCIATES INSURANCE COMPANY	0.59%	\$320,735	\$339,133	\$87,392	\$83,885	24.74%
26	OHIO CASUALTY INSURANCE COMPANY	0.57%	\$310,581	\$311,743	\$234,115	\$248,173	79.61%
27	ALLIED PROPERTY & CASUALTY INS CO	0.54%	\$296,416	\$278,964	\$208,813	\$120,608	43.23%
28	LYNDON PROPERTY INSURANCE COMPANY	0.52%	\$282,981	\$271,382	\$65,529	\$64,986	23.95%
29	FARMERS AND MERCHANTS INSURANCE CO	0.52%	\$281,231	\$423,783	\$288,542	\$330,222	77.92%
30	AMERICAN GENERAL PROPERTY INS CO	0.48%	\$259,426	\$261,482	\$167,083	\$162,020	61.96%
31	WEST AMERICAN INSURANCE COMPANY	0.47%	\$259,101	\$264,028	\$136,442	\$187,662	71.08%
32	SHELTER GENERAL INS CO	0.47%	\$255,210	\$451,845	\$194,406	\$149,486	33.08%
33	FIDELITY AND DEPOSIT CO MARYLAND	0.47%	\$253,953	\$129,138	\$7,772	-\$1,052	-0.81%
34	STATE AUTOMOBILE MUTUAL INS CO	0.44%	\$242,395	\$276,783	\$143,101	\$196,629	71.04%
35	NATIONAL UNION FIRE INS CO OF PITTSBURG	0.43%	\$236,338	\$174,704	\$175,548	\$235,278	134.67%
36	GENERAL ACCIDENT INS CO OF AMERICA	0.42%	\$226,883	\$230,022	\$160,532	\$172,136	74.83%
37	SECURA INSURANCE A MUTUAL COMPANY	0.41%	\$222,086	\$242,706	\$138,017	\$113,022	46.57%
38	AMERICAN MODERN HOME INSURANCE CO	0.41%	\$221,000	\$318,805	\$58,721	\$125,681	39.42%
39	LIBERTY MUTUAL FIRE INSURANCE CO	0.40%	\$219,770	\$227,257	\$206,195	\$125,901	55.40%
40	NATIONWIDE MUTUAL INSURANCE COMPANY	0.39%	\$214,897	\$214,072	\$742,578	\$804,255	375.69%
41	CONTINENTAL INSURANCE COMPANY THE	0.34%	\$184,308	\$133,120	\$15,021	\$14,021	10.53%
42	LITITZ MUTUAL INSURANCE COMPANY	0.30%	\$164,883	\$169,274	\$159,368	\$145,341	85.86%
43	CINCINNATI INS CO THE	0.29%	\$157,049	\$149,282	\$27,321	\$34,843	23.34%
44	FIRST EXCESS AND REINSURANCE CORP	0.28%	\$152,704	\$135,355	\$109,223	\$129,419	95.61%
45	NORTHLAND INSURANCE COMPANY	0.28%	\$150,708	\$154,809	\$22,121	\$3,236	2.09%
46	AMERICAN FAMILY HOME INSURANCE CO	0.27%	\$149,598	\$154,145	\$111,471	\$100,156	64.98%
47	MILLERS MUTUAL INSURANCE ASSOCIATION	0.27%	\$147,054	\$152,389	\$153,632	\$170,517	111.90%
48	GENERAL CASUALTY CO OF WISCONSIN	0.26%	\$143,228	\$153,696	\$78,561	\$113,540	73.87%
49	HARTFORD FIRE INSURANCE COMPANY	0.25%	\$136,790	\$153,235	\$23,750	-\$88,621	-57.83%
50	LEGION INSURANCE COMPANY	0.24%	\$132,902	\$49,802	\$0	\$27,332	54.88%
51	COMMERCIAL UNION INSURANCE COMPANY	0.23%	\$125,109	\$135,681	\$47,766	\$76,492	56.38%
52	HARTFORD UNDERWRITERS INSURANCE CO	0.23%	\$124,756	\$122,594	\$61,430	\$46,579	37.99%
53	PRUDENTIAL PROPERTY & CASUALTY INS CO	0.22%	\$119,109	\$120,815	\$137,353	\$215,664	178.51%

**1998 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - DWELLING FIRE & ALLIED LINES**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
54	UNITED FIRE AND CASUALTY COMPANY	0.20%	\$110,669	\$115,635	\$40,081	\$237,731	205.59%
55	UNITED STATES FIDELITY & GUARANTY CO	0.19%	\$103,951	\$117,515	\$23,520	\$177,271	150.85%
56	GREAT PACIFIC INSURANCE COMPANY	0.18%	\$100,085	\$141,966	\$329,957	\$139,836	98.50%
57	INDIANA LUMBERMENS MUTUAL INS CO	0.18%	\$99,234	\$109,857	\$82,637	\$82,637	75.22%
58	HAWKEYE SECURITY INSURANCE COMPANY	0.18%	\$96,936	\$99,081	\$74,595	\$76,372	77.08%
59	COLUMBIA NATIONAL INSURANCE COMPANY	0.17%	\$92,765	\$92,993	\$7,126	\$22,061	23.72%
60	TRI STATE INSURANCE COMPANY	0.17%	\$91,851	\$118,443	\$43,819	\$30,454	25.71%
61	GUIDANT MUTUAL INSURANCE CO	0.16%	\$89,602	\$92,874	\$29,186	\$10,655	11.47%
62	TIG INSURANCE COMPANY	0.15%	\$83,745	\$81,786	\$16,275	\$43,729	53.47%
63	DEPOSITORS INSURANCE COMPANY	0.15%	\$83,685	\$65,088	\$21,155	\$28,749	44.17%
64	USAA CASUALTY INSURANCE COMPANY	0.15%	\$79,283	\$79,970	\$36,785	\$47,006	58.78%
65	MARKEL AMERICAN INSURANCE COMPANY	0.14%	\$77,355	\$73,329	\$11,827	\$10,232	13.95%
66	ARMED FORCES INSURANCE EXCHANGE	0.10%	\$53,711	\$51,714	\$14,117	\$11,441	22.12%
67	T H E INSURANCE COMPANŸ	0.09%	\$51,287	\$32,838	\$5,196	\$5,196	15.82%
68	METROPOLITAN PROPERTY & CASUALTY INS CO	0.09%	\$47,057	\$54,079	\$28,312	\$14,852	27.46%
69	MARYLAND CASUALTY COMPANY	0.08%	\$44,032	\$58,840	\$51,071	\$2,156	-3.66%
70	FEDERATED MUTUAL INSURANCE COMPANY	0.08%	\$41,914	\$45,242	\$66,554	\$66,554	147.11%
71	NATIONAL LLOYDS INSURANCE COMPANY	0.07%	\$37,764	\$12,488	\$1,086	\$16,086	128.81%
72	HANOVER INSURANCE COMPANY THE	0.07%	\$36,626	\$43,041	\$26,283	\$31,023	72.08%
73	CENTENNIAL INSURANCE COMPANY	0.06%	\$32,512	\$26,511	\$0	\$160	0.60%
74	OMAHA PROPERTY AND CASUALTY INS CO	0.06%	\$32,235	\$28,262	\$6,263	\$6,263	22.16%
75	AMERICAN MOTORISTS INSURANCE CO	0.06%	\$31,628	\$35,493	\$14,539	\$12,442	35.05%
76	EMPLOYERS MUTUAL CASUALTY COMPANY	0.06%	\$31,081	\$28,621	\$637	\$1,301	4.55%
77	NATIONWIDE MUTUAL FIRE INSURANCE CO	0.05%	\$29,329	\$27,342	\$206,814	\$622,754	2277.65%
78	SENTRY INSURANCE A MUTUAL COMPANY	0.05%	\$26,815	\$22,565	\$3,419	\$825	3.66%
79	MASSACHUSETTS BAY INS CO	0.05%	\$26,263	\$39,713	\$19,258	\$20,206	50.88%
80	PENNSYLVANIA GENERAL INSURANCE CO	0.05%	\$25,764	\$19,707	\$4,764	\$4,867	24.70%
81	STATE AUTO PROPERTY & CASUALTY INS CO	0.05%	\$25,521	\$11,993	\$7,509	\$22,053	183.88%
82	HORACE MANN INSURANCE COMPANY	0.04%	\$20,067	\$19,101	\$478	\$580	3.04%
83	CONNECTICUT INDEMNITY COMPANY THE	0.04%	\$19,101	\$17,080	\$6,274	\$6,274	36.73%
84	AMERICAN INDEMNITY COMPANY	0.03%	\$18,419	\$16,096	\$32,073	\$34,731	215.77%
85	TRINITY UNIVERSAL INSURANCE COMPANY	0.03%	\$18,214	\$16,567	\$5,699	\$5,593	33.76%
86	CONTINENTAL WESTERN INSURANCE CO	0.03%	\$17,534	\$20,809	\$8,045	\$6,892	33.12%
87	TWIN CITY FIRE INS CO	0.03%	\$17,523	\$18,700	\$0	\$0	0.00%
88	FIRST AMERICAN INSURANCE COMPANY	0.03%	\$17,236	\$14,446	\$6,754	\$6,754	46.75%
89	PHARMACISTS MUTUAL INSURANCE COMPANY	0.03%	\$16,706	\$16,162	\$0	\$1,778	11.00%
90	BROTHERHOOD MUTUAL INSURANCE CO	0.03%	\$16,429	\$14,693	\$0	\$11	0.07%
91	HARTFORD CASUALTY INS CO	0.03%	\$16,328	\$16,782	\$14,995	\$29,030	172.98%
92	INTERSTATE INDEMNITY COMPANY	0.03%	\$15,337	\$14,057	\$0	\$4,100	29.17%
93	NORTHERN INSURANCE CO OF NEW YORK	0.02%	\$11,610	\$20,845	\$7,885	\$6,779	32.52%
94	SOUTHERN INSURANCE COMPANY	0.02%	\$9,879	\$1,544	\$0	\$39	2.53%
95	AMERICAN FIRE AND INDEMNITY COMPANY	0.02%	\$9,737	\$8,693	\$0	\$0	0.00%
96	SCOTTSDALE INDEMNITY COMPANY	0.02%	\$9,351	\$4,479	\$0	\$22	0.49%
97	POTOMAC INSURANCE CO OF ILLINOIS	0.01%	\$8,146	\$7,712	\$0	\$76	0.99%
98	FIRST FINANCIAL INSURANCE COMPANY	0.01%	\$7,797	\$14,059	\$306	-\$3,364	-23.93%
99	CHURCH MUTUAL INSURANCE COMPANY	0.01%	\$6,860	\$6,827	\$125	-\$303	-4.44%
100	FIDELITY AND CASUALTY CO OF NY	0.01%	\$6,767	\$39,974	\$24,115	\$24,115	60.33%
101	ILLINOIS NATIONAL INSURANCE COMPANY	0.01%	\$6,321	\$4,905	\$0	-\$10,908	-222.39%
102	SAVERS PROPERTY & CASUALTY INS CO	0.01%	\$5,126	\$9,407	\$0	-\$162	-1.72%
103	CHURCH INSURANCE CO THE	0.01%	\$4,575	\$2,049	\$0	\$0	0.00%
104	MUTUAL FIRE AND STORM INSURANCE CO	0.01%	\$4,054	\$3,942	\$373	\$373	9.46%
105	NORTHERN ASSURANCE CO OF AMERICA	0.01%	\$3,528	\$3,896	\$1,650	\$1,620	41.58%

**1998 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - DWELLING FIRE & ALLIED LINES**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
106	INSURANCE COMPANY OF THE WEST	0.01%	\$2,992	\$5,077	\$0	\$31	0.61%
107	LUMBERMENS MUTUAL CASUALTY CO	0.01%	\$2,835	\$3,119	\$0	\$0	0.00%
108	ELECTRIC INSURANCE COMPANY	0.01%	\$2,813	\$2,802	\$355	\$355	12.67%
109	EMPLOYERS FIRE INSURANCE COMPANY	0.00%	\$2,253	\$2,224	\$0	\$43	1.93%
110	ARGONAUT GREAT CENTRAL INSURANCE CO	0.00%	\$1,936	\$1,342	\$0	\$0	0.00%
111	GRINNELL MUTUAL REINSURANCE COMPANY	0.00%	\$1,892	\$1,948	\$0	-\$27	-1.39%
112	AMCO INSURANCE COMPANY	0.00%	\$1,843	\$1,634	\$0	\$0	0.00%
113	CAMDEN FIRE INSURANCE ASSOCIATION	0.00%	\$1,821	\$1,743	\$0	\$10	0.57%
114	AEGIS SECURITY INSURANCE COMPANY	0.00%	\$1,790	\$1,939	\$0	\$0	0.00%
115	UNITED CASUALTY INSURANCE CO OF AMERICA	0.00%	\$1,642	\$1,711	\$0	\$0	0.00%
116	MICHIGAN MUTUAL INSURANCE COMPANY	0.00%	\$1,602	\$4,315	-\$256	\$199,402	4621.14%
117	TRADERS INSURANCE COMPANY	0.00%	\$1,218	\$12,800	-\$251	-\$13,514	-105.58%
118	AMICA MUTUAL INSURANCE COMPANY	0.00%	\$1,166	\$1,895	\$0	\$0	0.00%
119	KANSAS CITY FIRE & MARINE INS CO	0.00%	\$925	\$1,319	\$0	\$0	0.00%
120	GUIDANT SPECIALTY MUTUAL INSURANCE CO	0.00%	\$809	\$809	\$503	\$503	62.18%
121	AMERICAN BANKERS INS CO OF FLORIDA	0.00%	\$643	\$890	\$0	-\$547	-61.46%
122	REDLAND INSURANCE COMPANY	0.00%	\$267	\$223	\$0	\$6	2.69%
123	CUMIS INSURANCE SOCIETY INC	0.00%	\$218	\$141	\$4,186	\$5,231	3709.93%
124	AMERICAN INSURANCE COMPANY THE	0.00%	\$100	\$100	\$0	\$0	0.00%
125	TRINITY UNIVERSAL INS CO OF KANSAS INC	0.00%	\$61	\$114	\$0	\$0	0.00%
126	AMERICAN EMPLOYERS INSURANCE CO	0.00%	\$29	\$269	\$0	\$0	0.00%
127	AGRICULTURAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$179,113	N/A
128	AIU INSURANCE COMPANY	0.00%	\$0	\$0	\$2,546	\$2,546	N/A
129	AMERICAN ALLIANCE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$241	N/A
130	AMERICAN HOME ASSURANCE COMPANY	0.00%	\$0	\$126	\$0	-\$41	-32.54%
131	AMERICAN NATIONAL FIRE INSURANCE CO	0.00%	\$0	\$0	\$0	\$32	N/A
132	AMERICAN SPIRIT INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$1	N/A
133	AXA GLOBAL RISKS US INSURANCE CO	0.00%	\$0	\$799	\$0	\$0	0.00%
134	BIRMINGHAM FIRE INS CO OF PA	0.00%	\$0	\$114,966	\$0	\$40,385	35.13%
135	BITUMINOUS FIRE AND MARINE INS CO	0.00%	\$0	\$0	\$0	\$1,100	N/A
136	CASUALTY RECIPROCAL EXCHANGE	0.00%	\$0	\$0	\$0	\$10,445	N/A
137	CHICAGO INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$3	N/A
138	COLORADO CASUALTY INSURANCE COMPANY	0.00%	\$0	\$1,685	\$0	\$131	7.77%
139	COMMERCE AND INDUSTRY INSURANCE CO	0.00%	\$0	\$0	\$0	-\$92,095	N/A
140	CONTINENTAL CASUALTY COMPANY	0.00%	\$0	\$114	\$500	-\$459,641	-403193.86%
141	EQUITY MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$50	-\$6,250	N/A
142	FARMERS INSURANCE EXCHANGE	0.00%	\$0	\$66,145	\$40,312	-\$19,636	-29.69%
143	FIRE INSURANCE EXCHANGE	0.00%	\$0	\$11,273	\$9,134	-\$417	-3.70%
144	GOVERNMENT EMPLOYEES INSURANCE CO	0.00%	\$0	\$0	\$0	-\$2,138	N/A
145	GRANITE STATE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$81	N/A
146	GREENWICH INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
147	INSURANCE CO OF THE STATE OF PA	0.00%	\$0	\$0	\$2,800	-\$9,275	N/A
148	INTERNATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$8	N/A
149	MID CENTURY INSURANCE COMPANY	0.00%	\$0	\$17,156	\$202,974	\$189,517	1104.67%
150	REPUBLIC INSURANCE COMPANY	0.00%	\$0	\$0	\$42	\$9	N/A
151	RISCORP NATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	-\$88,421	-\$91,381	N/A
152	SHELBY CASUALTY INSURANCE COMPANY	0.00%	\$0	\$104	\$0	\$53	50.96%
153	TRAVELERS INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	\$659	N/A
154	AMERISURE INSURANCE COMPANY	0.00%	-\$30	\$319	\$0	\$1,000	313.43%
155	AMERICAN MANUFACTURERS MUTUAL INS CO	0.00%	-\$32	\$49	\$0	\$0	0.00%
156	GLENS FALLS INSURANCE COMPANY THE	0.00%	-\$169	\$991	\$0	\$0	0.00%
157	GREAT AMERICAN INSURANCE COMPANY	0.00%	-\$198	\$20	\$0	-\$1,221	-6105.00%

**1998 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - DWELLING FIRE & ALLIED LINES**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
158	GUIDANT AMERICA INSURANCE CO	0.00%	-\$218	\$155	\$0	-\$42	-27.10%
159	CENTURY-NATIONAL INSURANCE COMPANY	0.00%	-\$1,438	\$2,039	\$0	-\$1,515	-74.30%
160	JEFFERSON INSURANCE CO OF NEW YORK	0.00%	-\$1,492	\$18,063	\$0	-\$11,023	-61.03%
161	REPUBLIC WESTERN INS CO	0.00%	-\$1,849	\$15,821	\$8,923	-\$6,321	-39.95%
162	GRAIN DEALERS MUTUAL INSURANCE CO	0.00%	-\$2,314	\$24,629	\$11,458	\$12,518	50.83%
163	TIG PREMIER INSURANCE COMPANY	-0.03%	-\$16,123	\$27,954	-\$638	-\$22,703	-81.22%
164	NEW HAMPSHIRE INSURANCE COMPANY	-0.42%	-\$231,142	-\$227,736	\$0	-\$70,144	30.80%
TOTAL		100.00%	\$54,553,611	\$57,805,910	\$31,758,439	\$33,844,288	58.55%

**1998 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - COMMERCIAL FIRE & ALLIED LINES**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	ALLENDALE MUTUAL INSURANCE COMPANY	10.16%	\$6,538,955	\$6,619,087	\$1,231,635	\$683,493	10.33%
2	ALLIANZ INSURANCE COMPANY	6.60%	\$4,248,862	\$3,107,448	\$11,055	\$1,015,982	32.70%
3	TRAVELERS INDEMNITY CO OF ILLINOIS	4.44%	\$2,854,965	\$2,711,950	\$1,512,400	\$1,694,212	62.47%
4	UNITED FIRE AND CASUALTY COMPANY	4.40%	\$2,828,314	\$2,758,771	\$678,498	\$869,218	31.51%
5	FEDERATED MUTUAL INSURANCE COMPANY	4.36%	\$2,804,164	\$2,833,885	\$543,621	\$586,531	20.70%
6	ARKWRIGHT MUTUAL INSURANCE CO	4.11%	\$2,644,576	\$3,211,748	\$566,374	\$800,491	24.92%
7	STATE AUTO PROPERTY & CASUALTY INS CO	3.24%	\$2,086,995	\$2,123,171	\$725,113	\$821,322	38.68%
8	ROYAL INDEMNITY COMPANY	3.01%	\$1,936,878	\$2,180,669	\$25,904	\$608,780	27.92%
9	BALBOA INSURANCE COMPANY	2.83%	\$1,821,056	\$1,875,077	\$677,421	\$696,600	37.15%
10	AMERICAN STATES INSURANCE COMPANY	2.80%	\$1,804,299	\$1,805,241	\$1,698,125	\$1,718,818	95.21%
11	EMPLOYERS INSURANCE OF WAUSAU A MUTUAL	2.80%	\$1,800,435	\$1,871,803	\$223,404	\$537,615	28.72%
12	ST PAUL MERCURY INSURANCE COMPANY	2.69%	\$1,730,369	\$2,030,647	\$1,224,770	\$1,973,207	97.17%
13	CIGNA INSURANCE COMPANY	2.22%	\$1,431,199	\$1,066,541	\$459,401	\$543,638	50.97%
14	NATIONWIDE MUTUAL INSURANCE COMPANY	2.19%	\$1,409,629	\$1,414,081	\$0	-\$58	0.00%
15	UNITED STATES FIDELITY & GUARANTY CO	2.17%	\$1,395,513	\$1,916,224	\$88,204	\$97,550	5.09%
16	ST PAUL PROPERTY & CASUALTY INS CO	1.70%	\$1,093,757	\$906,091	\$192,334	\$324,018	35.76%
17	UNIVERSAL UNDERWRITERS INS CO	1.67%	\$1,073,755	\$1,073,755	\$397,052	\$421,199	39.23%
18	MISSOURI PROPERTY INS PLACEMENT FACILIT	1.59%	\$1,022,515	\$1,087,185	\$312,316	\$326,025	29.99%
19	MILLERS MUTUAL INSURANCE ASSOCIATION	1.54%	\$991,854	\$1,019,835	\$387,774	\$417,471	40.94%
20	ALLSTATE INSURANCE COMPANY	1.54%	\$990,668	\$1,053,372	\$373,486	\$352,100	33.43%
21	EMPLOYERS MUTUAL CASUALTY COMPANY	1.54%	\$987,853	\$921,208	\$358,111	\$690,268	74.93%
22	RELIANCE INSURANCE COMPANY	1.46%	\$942,277	\$899,144	\$1,139,564	\$2,183,253	242.81%
23	ST PAUL FIRE & MARINE INSURANCE CO	1.39%	\$894,185	\$995,703	\$292,679	\$383,704	38.54%
24	CIGNA PROPERTY & CASUALTY INS CO	1.31%	\$844,819	\$844,825	\$403,106	\$395,925	46.86%
25	SHELTER MUTUAL INSURANCE CO	1.30%	\$835,819	\$813,160	\$686,435	\$682,212	83.90%
26	CONTINENTAL CASUALTY COMPANY	1.16%	\$744,119	\$777,858	\$883,787	\$3,808,652	489.63%
27	ECONOMY FIRE & CASUALTY COMPANY	0.98%	\$629,922	\$604,749	\$415,964	\$455,119	75.26%
28	VANGUARD INSURANCE COMPANY	0.95%	\$612,260	\$308,722	\$41,908	\$147,728	47.85%
29	AFFILIATED FM INSURANCE COMPANY	0.93%	\$599,074	\$594,850	\$74,164	\$86,316	14.51%
30	AMERICAN MODERN HOME INSURANCE CO	0.93%	\$597,441	\$592,259	\$186,748	\$399,740	67.49%
31	HAWKEYE SECURITY INSURANCE COMPANY	0.88%	\$563,837	\$606,313	\$130,949	\$103,267	17.03%
32	STATE AUTOMOBILE MUTUAL INS CO	0.76%	\$490,820	\$560,310	\$341,857	\$601,648	107.38%
33	FIREMANS FUND INSURANCE COMPANY	0.75%	\$485,562	\$541,553	\$122,506	\$412,881	76.24%
34	FIDELITY AND GUARANTY INSURANCE COMPANY	0.71%	\$456,419	\$498,379	\$40,817	\$48,392	9.71%
35	TRUCK INSURANCE EXCHANGE	0.70%	\$449,105	\$282,643	\$145,439	\$174,946	61.90%
36	GULF INSURANCE COMPANY	0.69%	\$446,485	\$268,373	\$0	\$55,000	20.49%
37	UNITED SECURITY INSURANCE COMPANY	0.67%	\$429,209	\$362,324	\$88,503	\$104,094	28.73%
38	SENTRY INSURANCE A MUTUAL COMPANY	0.63%	\$406,851	\$407,463	\$69,321	-\$63,720	-15.64%
39	TOKIO MARINE AND FIRE INS CO LTD (US BR	0.62%	\$401,254	\$271,582	-\$501	\$6,495	2.39%
40	TRI STATE INSURANCE CO OF MINNESOTA	0.59%	\$377,539	\$364,924	\$385,307	\$130,547	35.77%
41	BENCHMARK INSURANCE COMPANY	0.58%	\$371,015	\$393,104	\$244,287	\$261,205	66.45%
42	GERLING AMERICA INSURANCE COMPANY	0.55%	\$353,189	\$261,590	\$0	\$875,676	334.75%
43	SHELTER GENERAL INS CO	0.55%	\$350,929	\$326,064	\$152,446	\$117,221	35.95%
44	COLUMBIA MUTUAL INSURANCE CO	0.49%	\$317,461	\$329,550	\$162,065	\$163,403	49.58%
45	AMERICAN ECONOMY INSURANCE COMPANY	0.48%	\$308,092	\$315,039	\$218,103	\$188,853	59.95%
46	NATIONAL AMERICAN INSURANCE COMPANY	0.44%	\$285,021	\$125,299	\$71,175	\$119,669	95.51%
47	FARMERS INSURANCE EXCHANGE	0.43%	\$277,352	\$296,258	\$15,895	\$14,605	4.93%
48	CINCINNATI INS CO THE	0.43%	\$275,441	\$261,820	\$53,698	\$61,110	23.34%
49	FARMERS ALLIANCE MUTUAL INS CO	0.42%	\$267,102	\$295,576	\$110,163	\$47,840	16.19%
50	GRAIN DEALERS MUTUAL INSURANCE CO	0.38%	\$243,259	\$273,876	\$482,121	\$162,193	59.22%
51	ALLIANZ UNDERWRITERS INSURANCE COMPANY	0.37%	\$240,294	\$653,459	\$188,913	-\$45,826	-7.01%
52	AMERICAN FAMILY MUTUAL INS CO	0.36%	\$233,986	\$222,868	\$45,682	\$20,565	9.23%
53	MID CENTURY INSURANCE COMPANY	0.36%	\$231,650	\$151,341	\$161	\$4,999	3.30%
54	JOHN DEERE INSURANCE COMPANY	0.35%	\$227,777	\$230,955	\$16,318	\$18,594	8.05%
55	OHIO CASUALTY INSURANCE COMPANY	0.34%	\$216,192	\$237,200	\$156,059	\$152,263	64.19%

1998 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - COMMERCIAL FIRE & ALLIED LINES

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
56	AGRICULTURAL INSURANCE COMPANY	0.32%	\$205,602	\$211,157	\$60,153	\$211,605	100.21%
57	WEST AMERICAN INSURANCE COMPANY	0.31%	\$199,269	\$210,572	\$67,071	\$66,386	31.53%
58	ROYAL INSURANCE COMPANY OF AMERICA	0.30%	\$193,218	\$154,289	\$30,718	\$167,697	108.69%
59	UNITED PACIFIC INSURANCE COMPANY	0.29%	\$184,041	\$164,715	\$35,789	\$36,353	22.07%
60	TRAVELERS INDEMNITY COMPANY	0.28%	\$181,018	\$475,010	\$64,690	\$186,276	39.22%
61	ST PAUL GUARDIAN INSURANCE COMPANY	0.28%	\$179,057	\$108,795	\$0	\$5,133	4.72%
62	MILLERS MUTUAL FIRE INSURANCE CO THE	0.27%	\$171,384	\$166,823	\$30,660	\$286,726	171.87%
63	CAMERON MUTUAL INSURANCE COMPANY	0.25%	\$163,599	\$178,249	\$88,833	\$81,533	45.74%
64	AMCO INSURANCE COMPANY	0.25%	\$161,144	\$142,236	\$14,234	\$49,444	34.76%
65	ECONOMY PREFERRED INSURANCE COMPANY	0.25%	\$160,948	\$158,906	\$40,792	\$104,878	66.00%
66	AUTO OWNERS INSURANCE CO MUTUAL	0.24%	\$155,043	\$154,521	\$38,712	\$37,236	24.10%
67	AMERICAN CASUALTY CO OF READING PA	0.22%	\$142,720	\$130,558	\$5,106	-\$9,845	-7.54%
68	VESTA FIRE INSURANCE CORP	0.22%	\$141,542	\$135,666	\$32,976	\$67,434	49.71%
69	MUTUAL SERVICE CASUALTY INSURANCE CO	0.22%	\$138,589	\$147,898	\$17,339	-\$15,631	-10.57%
70	CHRYSLER INSURANCE COMPANY	0.20%	\$126,880	\$132,430	\$97,080	\$97,107	73.33%
71	GLOBE INDEMNITY COMPANY	0.19%	\$123,884	\$111,834	\$0	\$376	0.34%
72	NATIONAL FARMERS UNION STANDARD INS CO	0.19%	\$121,238	\$127,100	\$6,887	\$39,822	31.33%
73	FIRST NATIONAL INS CO OF AMERICA	0.19%	\$120,660	\$120,749	\$19,681	\$18,780	15.55%
74	FIDELITY & GUARANTY INS UNDERWRITERS	0.16%	\$105,105	\$110,258	\$2,716	\$2,148	1.95%
75	HARTFORD CASUALTY INS CO	0.16%	\$102,559	\$105,497	\$25,486	\$49,354	46.78%
76	CONTINENTAL WESTERN INSURANCE CO	0.15%	\$97,745	\$107,036	\$35,277	\$55,740	52.08%
77	RELIANCE NATIONAL INDEMNITY COMPANY	0.15%	\$97,121	\$149,884	\$86,057	\$66,236	44.19%
78	SECURITY NATIONAL INSURANCE COMPANY	0.15%	\$93,651	\$97,710	\$283,374	\$281,031	287.62%
79	KANSAS CITY FIRE & MARINE INS CO	0.14%	\$87,846	\$108,825	\$113,217	-\$10,108	-9.29%
80	LUMBERMENS UNDERWRITING ALLIANCE	0.13%	\$85,646	\$218,711	\$143,228	\$158,321	72.39%
81	GREAT NORTHERN INSURANCE COMPANY	0.13%	\$81,057	\$92,281	\$1,656	\$1,895	2.05%
82	TRANSPORTATION INSURANCE COMPANY	0.13%	\$81,035	\$85,159	\$70,801	\$4,802	5.64%
83	HARCO NATIONAL INSURANCE COMPANY	0.13%	\$80,886	\$75,501	\$13,025	\$13,392	17.74%
84	HARTFORD FIRE INSURANCE COMPANY	0.12%	\$78,947	\$88,461	\$4,624	-\$17,257	-19.51%
85	AUTOMOBILE INS CO OF HARTFORD CT	0.11%	\$73,216	\$71,592	\$1,794	\$4,102	5.73%
86	GENERAL INSURANCE CO OF AMERICA	0.11%	\$72,005	\$68,712	\$58,519	\$84,381	122.80%
87	OWNERS INSURANCE COMPANY	0.11%	\$71,368	\$73,171	\$10,024	\$10,092	13.79%
88	EMPIRE FIRE AND MARINE INSURANCE CO	0.11%	\$70,456	\$56,744	\$26,494	\$79,677	140.41%
89	TRAVELERS INDEMNITY CO OF CONNECTICUT	0.11%	\$69,211	\$81,588	\$305,910	\$295,368	362.02%
90	YASUDA FIRE & MARINE INS CO OF AMER TH	0.11%	\$68,560	\$89,987	-\$2,435	\$1,267	1.41%
91	COMMERCIAL UNION INSURANCE COMPANY	0.10%	\$66,937	\$71,046	\$7,372	\$7,146	10.06%
92	AMERICAN AND FOREIGN INSURANCE CO	0.10%	\$63,314	\$73,651	\$0	-\$510	-0.69%
93	FARM BUREAU TOWN & COUNTRY INS CO OF MO	0.10%	\$62,940	\$61,401	\$2,160	\$2,099	3.42%
94	TRAVELERS INDEMNITY CO OF AMERICA	0.09%	\$58,270	\$412,713	\$428,339	\$67,694	16.40%
95	TRUMBULL INSURANCE COMPANY	0.08%	\$53,787	\$63,600	\$527	\$1,508	2.37%
96	PHOENIX INSURANCE COMPANY THE	0.08%	\$52,309	\$57,037	\$5,315	\$5,243	9.19%
97	PENN AMERICA INS CO	0.08%	\$50,481	\$49,975	\$5,889	\$7,799	15.61%
98	GENERAL CASUALTY CO OF WISCONSIN	0.08%	\$50,370	\$63,772	\$4,178	\$14,929	23.41%
99	PENNSYLVANIA LUMBERMENS MUTUAL INS CO	0.07%	\$47,372	\$39,642	\$3,244	\$3,244	8.18%
100	BITUMINOUS CASUALTY CORPORATION	0.07%	\$45,920	\$34,367	\$23,854	\$39,611	115.26%
101	NONPROFITS INS ASSN AN INTERINS EXCH	0.07%	\$45,028	\$45,919	\$108,906	\$108,906	237.17%
102	SECURA INSURANCE A MUTUAL COMPANY	0.07%	\$42,619	\$40,199	\$1,052	\$1,052	2.62%
103	LITITZ MUTUAL INSURANCE COMPANY	0.07%	\$42,306	\$42,319	\$3,809	\$3,056	7.22%
104	RLI INSURANCE COMPANY	0.06%	\$39,549	\$54,932	\$21,916	-\$155,143	-282.43%
105	NORTH AMERICAN SPECIALTY INS CO	0.06%	\$38,627	\$50,503	\$5,585	-\$6,131	-12.14%
106	OLD REPUBLIC INSURANCE COMPANY	0.06%	\$38,627	\$44,921	\$10,713	-\$2,993	-6.66%
107	GRINNELL MUTUAL REINSURANCE COMPANY	0.05%	\$32,818	\$62,080	\$4,879	\$1,756	2.83%
108	AMERICAN NATIONAL FIRE INSURANCE CO	0.05%	\$31,202	\$96,133	\$0	-\$10,652	-11.08%
109	GENESIS INSURANCE COMPANY	0.05%	\$30,513	\$76,745	\$0	\$6,000	7.82%
110	FEDERAL INSURANCE COMPANY	0.04%	\$28,729	\$72,154	\$33,725	-\$11,879	-16.46%

**1998 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - COMMERCIAL FIRE & ALLIED LINES**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
111	NATIONAL FIRE INS CO OF HARTFORD	0.04%	\$28,473	\$24,392	\$0	-\$1,269	-5.20%
112	TRINITY UNIVERSAL INS CO OF KANSAS INC	0.04%	\$27,990	\$29,207	\$17,157	\$22,067	75.55%
113	LIBERTY MUTUAL FIRE INSURANCE CO	0.04%	\$27,452	\$49,646	\$58,400	\$56,784	114.38%
114	UNITED STATES FIRE INSURANCE CO	0.04%	\$23,816	\$31,507	\$0	\$3,626	11.51%
115	NN INSURANCE COMPANY	0.03%	\$20,036	\$19,760	\$41	\$41	0.21%
116	SAFECO INSURANCE CO OF AMERICA	0.03%	\$19,523	\$13,129	\$13,495	\$38,520	293.40%
117	LIBERTY INSURANCE CORPORATION	0.03%	\$18,616	\$20,453	\$0	\$4,501	22.01%
118	FIRST SPECIALTY INSURANCE CORPORATION	0.03%	\$18,553	\$165,868	\$20,965	\$84,639	51.03%
119	TRINITY UNIVERSAL INSURANCE COMPANY	0.03%	\$17,983	\$20,401	\$3,105	\$3,012	14.76%
120	MARYLAND CASUALTY COMPANY	0.03%	\$17,076	\$19,976	\$5,932	\$5,984	29.96%
121	MASSACHUSETTS BAY INS CO	0.03%	\$16,202	\$32,254	\$550	-\$1,450	-4.50%
122	AMERICAN ALLIANCE INSURANCE COMPANY	0.02%	\$15,633	\$27,636	\$0	\$1,986	7.19%
123	REGENT INSURANCE COMPANY	0.02%	\$13,356	\$16,948	-\$1,550	-\$1,458	-8.60%
124	AMERICAN EMPLOYERS INSURANCE CO	0.02%	\$12,647	\$8,092	\$0	\$1,067	13.19%
125	OAK RIVER INSURANCE COMPANY	0.02%	\$12,390	\$9,609	\$0	\$280	2.91%
126	GUIDANT MUTUAL INSURANCE CO	0.02%	\$10,015	\$9,828	\$1,275	\$1,279	13.01%
127	TRANSCONTINENTAL INSURANCE COMPANY	0.01%	\$9,327	\$12,106	-\$100	-\$6,951	-57.42%
128	NATIONWIDE MUTUAL FIRE INSURANCE CO	0.01%	\$9,211	\$12,827	-\$864	-\$336,948	-2626.87%
129	TWIN CITY FIRE INS CO	0.01%	\$8,714	\$15,304	\$18,262	-\$92,717	-605.84%
130	CENTENNIAL INSURANCE COMPANY	0.01%	\$8,329	\$11,974	\$6,425	\$5,630	47.02%
131	NORTHERN INSURANCE CO OF NEW YORK	0.01%	\$8,029	\$4,579	-\$4,690	-\$7,214	-157.55%
132	NORTH RIVER INSURANCE COMPANY THE	0.01%	\$7,168	\$10,193	\$51,001	\$121,873	1195.65%
133	CAPITOL INDEMNITY CORPORATION	0.01%	\$7,122	\$10,033	\$1,677	\$1,677	16.71%
134	MINNESOTA FIRE AND CASUALTY COMPANY	0.01%	\$6,639	\$8,096	\$2,311	\$4,878	60.25%
135	HANOVER INSURANCE COMPANY THE	0.01%	\$5,721	\$28,467	\$13,852	\$14,853	52.18%
136	WAUSAU UNDERWRITERS INS CO	0.01%	\$5,604	\$14,021	\$0	\$74	0.53%
137	CONTINENTAL INSURANCE COMPANY THE	0.01%	\$5,465	\$300,800	-\$771,406	\$568,048	188.85%
138	ST PAUL INSURANCE CO OF ILLINOIS THE	0.01%	\$5,258	\$20,863	\$0	-\$417	-2.00%
139	AMERICAN MANUFACTURERS MUTUAL INS CO	0.01%	\$4,157	\$3,946	\$0	\$0	0.00%
140	LUMBERMENS MUTUAL CASUALTY CO	0.01%	\$4,113	\$2,910	\$0	\$0	0.00%
141	BROTHERHOOD MUTUAL INSURANCE CO	0.01%	\$4,107	\$3,673	\$0	\$0	0.00%
142	CHARTER OAK FIRE INSURANCE CO THE	0.01%	\$3,595	\$87,797	-\$223,298	-\$236,247	-269.08%
143	LIBERTY MUTUAL INSURANCE COMPANY	0.01%	\$3,352	\$3,348	\$0	\$909	27.15%
144	AMERICAN MOTORISTS INSURANCE CO	0.01%	\$3,307	\$1,531	\$0	\$0	0.00%
145	VALLEY FORGE INSURANCE COMPANY	0.00%	\$2,878	\$6,835	\$0	-\$1,832	-26.80%
146	AMERICAN ALTERNATIVE INS CORP	0.00%	\$2,768	\$2,759	\$0	\$980	35.52%
147	PENNSYLVANIA MANUFACTURERS ASSOC INS C	0.00%	\$2,748	\$2,748	\$0	\$49	1.78%
148	GREAT AMERICAN INSURANCE COMPANY	0.00%	\$2,452	\$7,149	-\$29,348	-\$30,444	-425.85%
149	PENNSYLVANIA NATIONAL MUTUAL CAS INS CO	0.00%	\$2,422	\$2,903	\$0	\$125	4.31%
150	WESTFIELD INSURANCE COMPANY	0.00%	\$2,363	\$2,068	\$0	\$35	1.69%
151	COREGIS INSURANCE COMPANY	0.00%	\$2,184	\$4,235	\$0	-\$19,943	-470.91%
152	WESTPORT INSURANCE CORPORATION	0.00%	\$1,624	\$12,706	-\$776	-\$21,019	-165.43%
153	MICHIGAN MUTUAL INSURANCE COMPANY	0.00%	\$1,558	\$1,288	\$0	-\$455	-35.33%
154	NORTHWESTERN NATIONAL CASUALTY CO	0.00%	\$1,540	\$10,300	\$1,580	-\$3,420	-33.20%
155	GULF UNDERWRITERS INSURANCE COMPANY	0.00%	\$1,411	\$1,411	\$0	\$8	0.00%
156	EMPLOYERS FIRE INSURANCE COMPANY	0.00%	\$1,227	\$1,234	\$0	\$7	0.57%
157	HIGHLANDS INSURANCE COMPANY	0.00%	\$1,076	\$479	\$0	\$0	0.00%
158	ASSURANCE COMPANY OF AMERICA	0.00%	\$1,050	\$1,114	\$0	\$331	29.71%
159	HAULERS INSURANCE COMPANY INC	0.00%	\$817	\$654	\$0	\$0	0.00%
160	COLORADO CASUALTY INSURANCE COMPANY	0.00%	\$756	\$3,058	\$0	\$155	5.07%
161	NATIONAL FARMERS UNION PRO & CAS CO	0.00%	\$730	\$554	\$0	\$6	1.08%
162	CONTINENTAL WESTERN CASUALTY COMPANY	0.00%	\$501	\$506	\$0	\$0	0.00%
163	MARKEL INSURANCE COMPANY	0.00%	\$487	\$300	\$0	-\$123	-41.00%
164	STATEWIDE INSURANCE COMPANY	0.00%	\$259	\$254	\$0	-\$251	-98.82%
165	TRAVELERS CASUALTY AND SURETY CO OF IL	0.00%	\$248	\$513	\$4,942	\$1,938	377.78%



**1998 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - COMMERCIAL FIRE & ALLIED LINES**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
166	SOREMA NORTH AMERICA REINSURANCE CO	0.00%	\$192	\$78	\$0	\$0	0.00%
167	MOTORS INSURANCE CORPORATION	0.00%	\$153	\$4,785	-\$505	-\$2,095	-43.78%
168	GUIDANT AMERICA INSURANCE CO	0.00%	\$128	\$129	\$0	\$0	0.00%
169	AMERICAN AUTOMOBILE INSURANCE CO	0.00%	\$125	\$47	\$0	\$8,136	17310.64%
170	HARTFORD ACCIDENT & INDEMNITY CO	0.00%	\$92	\$43	\$0	\$0	0.00%
171	VALIANT INS CO	0.00%	\$56	\$10,563	\$5,207	\$5,308	50.25%
172	NORTHBROOK NATIONAL INS CO	0.00%	\$1	\$506	\$0	-\$656	-129.64%
173	ASSOCIATED INDEMNITY CORPORATION	0.00%	\$0	\$0	\$0	-\$1	N/A
174	ATLANTIC INSURANCE COMPANY	0.00%	\$0	\$10,076	\$0	\$0	0.00%
175	CIGNA FIRE UNDERWRITERS INS CO	0.00%	\$0	\$482	\$0	\$1,155	239.63%
176	FARMINGTON CASUALTY COMPANY	0.00%	\$0	\$1,476	-\$146	-\$7,650	-518.29%
177	FIDELITY AND CASUALTY CO OF NY	0.00%	\$0	\$0	\$0	-\$3,490	N/A
178	FIRE INSURANCE EXCHANGE	0.00%	\$0	\$18,521	\$0	\$0	0.00%
179	GAN NATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$51	N/A
180	GAN NORTH AMERICAN INSURANCE CO	0.00%	\$0	\$2,455	\$0	\$507	20.65%
181	GENERALI U S BRANCH	0.00%	\$0	\$0	\$0	-\$675	N/A
182	HOUSTON GENERAL INS CO	0.00%	\$0	\$0	\$0	-\$2,216	N/A
183	INTERNATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$363,754	N/A
184	NATIONWIDE PROPERTY & CASUALTY INS CO	0.00%	\$0	\$0	\$0	\$181	N/A
185	NIAGARA FIRE INSURANCE COMPANY	0.00%	\$0	\$1,860	\$0	\$654	35.16%
186	NORTHBROOK INDEMNITY CO	0.00%	\$0	\$0	\$0	-\$1	N/A
187	PEAK PROPERTY AND CASUALTY INS CORP	0.00%	\$0	\$0	\$0	-\$88	N/A
188	PHARMACISTS MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$278	N/A
189	PHOENIX ASSURANCE CO OF NEW YORK	0.00%	\$0	\$0	\$2,865	\$2,838	N/A
190	PLAINS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$535	N/A
191	PROVIDENCE WASHINGTON INSURANCE CO	0.00%	\$0	\$0	-\$989	-\$1,461	N/A
192	RANGER INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$159	N/A
193	SAFEGUARD INSURANCE COMPANY	0.00%	\$0	\$132	\$0	-\$2	-1.52%
194	STANDARD FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$5	N/A
195	TRAVELERS CASUALTY AND SURETY CO OF AMERICA	0.00%	\$0	\$10,975	\$94,804	\$15,679	142.86%
196	TRAVELERS CASUALTY COMPANY OF CONNECTICUT	0.00%	\$0	\$0	-\$3,180	-\$3,499	N/A
197	WAUSAU BUSINESS INSURANCE COMPANY	0.00%	\$0	\$1,922	-\$6,783	-\$2,860	-148.80%
198	ZENITH INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
199	AMERISURE INSURANCE COMPANY	0.00%	-\$42	\$522	\$0	\$0	0.00%
200	CENTURY INDEMNITY COMPANY	0.00%	-\$124	-\$124	\$720	\$74,990	-60475.81%
201	CITIZENS SECURITY MUTUAL INS CO	0.00%	-\$222	\$733	\$0	\$12	1.64%
202	NORTHBROOK PROPERTY & CASUALTY INS CO	0.00%	-\$511	\$3,329	-\$202	-\$7,813	-234.70%
203	NORTHLAND INSURANCE COMPANY	0.00%	-\$626	\$4,227	\$1,664	-\$18,091	-427.99%
204	TRAVELERS CASUALTY AND SURETY CO	0.00%	-\$2,064	\$65,315	-\$58,991	-\$104,966	-160.71%
205	CALVERT INSURANCE COMPANY	0.00%	-\$2,196	\$4,624	\$3,187	-\$2,331	-50.41%
206	NORTHFIELD INSURANCE COMPANY	0.00%	-\$2,414	\$586	\$5,954	-\$13,508	-2305.12%
207	SUMITOMO MARINE & FIRE INS CO LTD	-0.01%	-\$4,323	\$2,124	\$0	-\$8	-0.38%
208	FIREMANS FUND INS CO OF WISCONSIN	-0.02%	-\$11,782	-\$11,782	\$0	-\$6,796	57.68%
209	ATHENA ASSURANCE COMPANY	-0.02%	-\$11,814	\$106,237	\$0	\$33,009	31.07%
210	AMERICAN INSURANCE COMPANY THE	-0.08%	-\$49,290	-\$2,013	\$2,827	-\$68,520	3403.87%
211	NATIONAL SURETY CORPORATION	-0.20%	-\$126,879	\$100,899	\$160,649	\$83,839	83.09%
TOTAL		100.00%	\$64,338,874	\$66,235,625	\$20,950,607	\$29,850,600	45.07%



**1998 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - FARM FIRE & ALLIED LINES**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	SHELTER MUTUAL INSURANCE CO	53.87%	\$1,451,471	\$1,453,480	\$753,235	\$748,601	51.50%
2	COLUMBIA MUTUAL INSURANCE CO	15.84%	\$426,802	\$432,997	\$156,603	\$183,589	42.40%
3	CAMERON MUTUAL INSURANCE COMPANY	15.70%	\$423,130	\$436,259	\$250,405	\$238,405	54.65%
4	SHELTER GENERAL INS CO	3.78%	\$101,743	\$107,106	\$22,217	\$17,083	15.95%
5	FARMERS ALLIANCE MUTUAL INS CO	3.31%	\$89,318	\$90,593	\$21,613	\$21,613	23.86%
6	GRINNELL MUTUAL REINSURANCE COMPANY	2.33%	\$62,719	\$61,622	\$0	\$0	0.00%
7	MISSOURI PROPERTY INS PLACEMENT FACILIT	1.73%	\$46,591	\$46,181	\$26,265	\$26,265	56.87%
8	FARM BUREAU MUTUAL INSURANCE COMPANY	1.45%	\$39,072	\$39,072	\$100,924	\$100,924	258.30%
9	ALLSTATE INSURANCE COMPANY	1.03%	\$27,671	\$27,455	\$8,848	\$10,679	38.90%
10	ATLANTIC MUTUAL INSURANCE COMPANY	0.69%	\$18,578	\$9,609	\$0	-\$129	-1.34%
11	COLUMBIA NATIONAL INSURANCE COMPANY	0.13%	\$3,555	\$3,744	\$5,000	\$4,970	132.75%
12	LITITZ MUTUAL INSURANCE COMPANY	0.08%	\$2,072	\$2,048	\$0	-\$18	-0.88%
13	NATIONAL AMERICAN INSURANCE COMPANY	0.07%	\$1,937	\$1,618	\$0	\$0	0.00%
14	NATIONAL LLOYDS INSURANCE COMPANY	0.00%	\$0	\$1,393	\$0	\$0	0.00%
15	NATIONAL SURETY CORPORATION	0.00%	\$0	\$13,772	\$0	\$0	0.00%
16	NAU COUNTRY INSURANCE COMPANY	0.00%	\$0	\$189	\$0	\$0	0.00%
17	UNITED STATES FIDELITY & GUARANTY CO	0.00%	\$0	\$0	\$0	-\$1	N/A
18	HARTFORD FIRE INSURANCE COMPANY	0.00%	-\$79	-\$89	\$0	\$0	0.00%
<b>TOTAL</b>		<b>100.00%</b>	<b>\$2,694,580</b>	<b>\$2,727,049</b>	<b>\$1,345,110</b>	<b>\$1,351,981</b>	<b>49.58%</b>

**1998 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - FARMOWNERS MULTI-PERIL**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	FARM BUREAU TOWN & COUNTRY INS CO OF MO	19.88%	\$12,955,699	\$12,794,213	\$8,936,149	\$10,536,288	82.35%
2	AMERICAN FAMILY MUTUAL INS CO	18.97%	\$12,367,357	\$11,813,016	\$7,238,198	\$7,880,503	66.71%
3	SHELTER MUTUAL INSURANCE CO	17.01%	\$11,087,689	\$10,850,994	\$5,575,059	\$5,389,977	49.67%
4	STATE FARM FIRE AND CASUALTY CO	11.13%	\$7,256,519	\$6,980,990	\$3,286,924	\$3,582,497	51.32%
5	COMMERCIAL UNION INSURANCE COMPANY	9.04%	\$5,891,527	\$3,983,508	\$1,646,558	\$2,260,034	56.73%
6	CAMERON MUTUAL INSURANCE COMPANY	4.55%	\$2,966,498	\$3,013,211	\$1,999,340	\$1,815,412	60.25%
7	NATIONWIDE MUTUAL INSURANCE COMPANY	3.93%	\$2,562,474	\$2,534,984	\$1,556,376	\$1,609,884	63.51%
8	COLUMBIA MUTUAL INSURANCE CO	3.93%	\$2,559,073	\$2,546,292	\$1,594,968	\$1,646,886	64.68%
9	COLUMBIA NATIONAL INSURANCE COMPANY	2.33%	\$1,518,137	\$1,402,376	\$780,703	\$693,033	49.42%
10	AMERICAN STATES INSURANCE COMPANY	1.40%	\$913,067	\$861,768	\$437,062	\$602,544	69.92%
11	INDEMNITY INSURANCE CO OF NORTH AMERICA	1.36%	\$888,271	\$725,003	\$430,584	\$1,192,178	164.44%
12	FARMERS ALLIANCE MUTUAL INS CO	1.13%	\$733,438	\$740,620	\$339,331	\$359,263	48.51%
13	NAU COUNTRY INSURANCE COMPANY	1.03%	\$674,080	\$436,509	\$528,364	\$866,284	198.46%
14	REDLAND INSURANCE COMPANY	0.59%	\$382,128	\$452,607	\$293,503	\$345,877	76.42%
15	CLARENDON NATIONAL INS CO	0.53%	\$346,490	\$333,940	\$350,245	\$408,836	122.43%
16	AMERICAN MODERN HOME INSURANCE CO	0.49%	\$317,619	\$319,048	\$248,505	\$262,899	82.40%
17	NATIONAL SURETY CORPORATION	0.45%	\$293,917	\$224,214	\$292,864	\$338,729	151.07%
18	ROCKFORD MUTUAL INSURANCE COMPANY	0.37%	\$241,665	\$236,104	\$8,390	\$9,390	3.98%
19	AMERICAN BANKERS INS CO OF FLORIDA	0.37%	\$240,468	\$239,879	\$426,671	\$588,907	245.50%
20	HARTFORD FIRE INSURANCE COMPANY	0.28%	\$183,535	\$237,602	\$71,864	\$23,391	9.84%
21	AMERICAN NATIONAL FIRE INSURANCE CO	0.27%	\$177,921	\$145,824	\$69,597	\$73,967	50.72%
22	CONTINENTAL INSURANCE COMPANY THE	0.23%	\$152,148	\$2,158,358	\$2,029,318	\$1,901,349	88.09%
23	AMERICAN AGRI-BUSINESS INS CO	0.15%	\$96,098	\$75,074	\$382,040	\$2,158	2.87%
24	STATE FARM GENERAL INSURANCE CO	0.14%	\$90,539	\$242,049	\$92,295	\$106,267	43.90%
25	MARKEL INSURANCE COMPANY	0.14%	\$88,582	\$94,834	\$89,396	\$103,051	108.66%
26	HARTFORD CASUALTY INS CO	0.13%	\$84,229	\$40,623	\$83,913	\$70,541	173.65%
27	AGRICULTURAL INSURANCE COMPANY	0.08%	\$53,094	\$55,336	\$16,992	\$23,094	41.73%
28	RANGER INSURANCE COMPANY	0.04%	\$22,968	\$23,305	\$0	\$-3,499	-15.01%
29	GENERAL STAR NATIONAL INS CO	0.02%	\$15,915	\$10,702	\$0	\$0	0.00%
30	FIDELITY AND CASUALTY CO OF NY	0.01%	\$6,376	\$9,708	\$3,178	\$-374,683	-3859.53%
31	AMERICAN INSURANCE COMPANY THE	0.01%	\$5,865	\$6,023	\$0	\$151	2.51%
32	TWIN CITY FIRE INS CO	0.01%	\$5,821	\$13,223	\$0	\$519	3.92%
33	BROTHERHOOD MUTUAL INSURANCE CO	0.01%	\$4,032	\$4,032	\$0	\$0	0.00%
34	TRAVELERS INDEMNITY COMPANY	0.00%	\$3,238	\$577	\$0	\$-4	-0.69%
35	CHARTER OAK FIRE INSURANCE CO THE	0.00%	\$1,020	\$1,089	\$190,500	\$-236,321	-21700.73%
36	OHIO CASUALTY INSURANCE COMPANY	0.00%	\$335	\$181	\$0	\$4	2.21%
37	TRAVELERS INDEMNITY CO OF CONNECTICUT	0.00%	\$334	\$4,177	\$0	\$222	5.31%
38	GREAT AMERICAN INSURANCE COMPANY	0.00%	\$150	\$2,276	\$0	\$-20	-0.88%
39	TRAVELERS INDEMNITY CO OF AMERICA	0.00%	\$107	\$107	\$0	\$522,180	488018.69%
40	AMERICAN ALLIANCE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$-27	N/A
41	BOSTON OLD COLONY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$-5,943	N/A
42	CENTURY INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	\$-17	N/A
43	CIGNA INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$5,000	N/A
44	COMMERCIAL INS CO OF NEWARK NJ	0.00%	\$0	\$0	\$0	\$-1,452	N/A
45	CONTINENTAL CASUALTY COMPANY	0.00%	\$0	\$0	\$0	\$10,186	N/A
46	FARMLAND MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$37,699	\$-475	N/A
47	FIREMENS INS CO OF NEWARK NEW JERSEY	0.00%	\$0	\$112	\$0	\$-935	-834.82%
48	HARTFORD ACCIDENT & INDEMNITY CO	0.00%	\$0	\$0	\$0	\$3	N/A
49	INSURANCE COMPANY OF NORTH AMERICA	0.00%	\$0	\$0	\$0	\$-255	N/A
50	MILLERS MUTUAL INSURANCE ASSOCIATION	0.00%	\$0	\$0	\$33,071	\$132	N/A
51	NATIONWIDE AGRIBUSINESS INS CO	0.00%	\$0	\$0	\$0	\$3,251	N/A
52	NATIONWIDE MUTUAL FIRE INSURANCE CO	0.00%	\$0	\$0	\$0	\$-49	N/A
53	PLAINS INSURANCE COMPANY	0.00%	\$0	\$8,184	\$0	\$-4,974	-60.78%
54	TIG COUNTRYWIDE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
55	TRANSCONTINENTAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$-825	N/A

**1998 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - FARMOWNERS MULTI-PERIL**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
56	TRAVELERS CASUALTY AND SURETY CO	0.00%	\$0	\$0	\$0	-\$83	N/A
57	TRUCK INSURANCE EXCHANGE	0.00%	\$0	\$0	\$1,430	-\$7,715	N/A
58	UNITED STATES FIDELITY & GUARANTY CO	0.00%	\$0	\$0	\$0	-\$640	N/A
59	VALLEY FORGE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$11,236	N/A
60	GLENS FALLS INSURANCE COMPANY THE	0.00%	-\$31	\$1,058	\$0	-\$1,480	-139.89%
61	MARYLAND CASUALTY COMPANY	-0.01%	-\$4,502	-\$4,502	\$0	\$0	0.00%
	<b>TOTAL</b>	<b>100.00%</b>	<b>\$65,183,890</b>	<b>\$63,619,228</b>	<b>\$39,071,087</b>	<b>\$42,584,254</b>	<b>66.94%</b>

1998 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - HOME OWNERS MULTI-PERIL

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	STATE FARM FIRE AND CASUALTY CO	25.67%	\$142,240,924	\$139,795,995	\$61,590,114	\$62,081,399	44.41%
2	AMERICAN FAMILY MUTUAL INS CO	16.68%	\$92,437,719	\$87,599,133	\$67,449,023	\$71,584,319	81.72%
3	SHELTER MUTUAL INSURANCE CO	6.99%	\$38,724,068	\$37,333,856	\$22,175,083	\$23,417,042	62.72%
4	MID CENTURY INSURANCE COMPANY	5.31%	\$29,411,012	\$28,596,295	\$19,534,654	\$20,464,651	71.56%
5	ALLSTATE INSURANCE COMPANY	4.41%	\$24,410,503	\$23,222,875	\$11,466,205	\$11,861,172	51.08%
6	SAFECO INSURANCE CO OF AMERICA	4.03%	\$22,355,891	\$22,239,744	\$12,671,196	\$13,348,897	60.02%
7	FIRE INSURANCE EXCHANGE	3.49%	\$19,355,160	\$17,830,368	\$12,248,304	\$13,423,857	75.29%
8	FARM BUREAU TOWN & COUNTRY INS CO OF MO	1.89%	\$10,495,817	\$9,847,396	\$8,203,520	\$9,664,101	98.14%
9	AMERICAN STATES PREFERRED INS CO	1.45%	\$8,038,674	\$8,182,919	\$5,019,239	\$5,435,799	66.43%
10	CAMERON MUTUAL INSURANCE COMPANY	1.35%	\$7,470,114	\$7,561,421	\$5,762,782	\$5,232,008	69.19%
11	AUTO CLUB FAMILY INSURANCE COMPANY	1.35%	\$7,463,982	\$6,814,148	\$2,993,561	\$3,133,217	45.98%
12	HARTFORD UNDERWRITERS INSURANCE CO	1.32%	\$7,311,296	\$7,064,509	\$4,455,511	\$4,430,323	62.71%
13	UNITED SERVICES AUTOMOBILE ASSOCIATION	1.26%	\$7,001,072	\$6,762,063	\$2,472,937	\$2,231,776	33.00%
14	LIBERTY MUTUAL FIRE INSURANCE CO	1.11%	\$6,164,436	\$5,941,891	\$5,647,646	\$5,754,997	96.85%
15	ECONOMY PREFERRED INSURANCE COMPANY	0.93%	\$5,177,709	\$4,837,066	\$3,138,149	\$3,214,413	66.45%
16	CONTINENTAL INSURANCE COMPANY THE	0.91%	\$5,034,590	\$3,370,159	\$1,971,375	\$2,095,576	62.18%
17	STANDARD FIRE INSURANCE COMPANY	0.85%	\$4,723,978	\$3,112,390	\$1,835,794	\$2,447,659	78.64%
18	AMERICAN NATIONAL PROPERTY & CASUALTY C	0.73%	\$4,070,184	\$3,793,568	\$2,829,838	\$3,457,755	91.15%
19	PRUDENTIAL PROPERTY & CASUALTY INS CO	0.70%	\$3,867,540	\$3,995,792	\$2,796,771	\$4,020,618	100.62%
20	FARMERS INSURANCE EXCHANGE	0.67%	\$3,729,075	\$3,677,051	\$2,881,477	\$2,960,990	80.53%
21	AUTO OWNERS INSURANCE CO MUTUAL	0.66%	\$3,636,141	\$3,355,015	\$1,494,666	\$2,025,759	60.38%
22	ALLIED PROPERTY & CASUALTY INS CO	0.64%	\$3,546,253	\$3,297,803	\$1,799,681	\$1,799,212	54.56%
23	VIGILANT INSURANCE COMPANY	0.61%	\$3,406,934	\$3,564,850	\$1,563,585	\$1,405,949	39.44%
24	SECURA INSURANCE A MUTUAL COMPANY	0.61%	\$3,389,182	\$3,451,367	\$2,064,025	\$2,286,036	66.24%
25	COLUMBIA MUTUAL INSURANCE CO	0.61%	\$3,357,134	\$3,136,231	\$1,612,177	\$1,699,153	54.18%
26	CINCINNATI INS CO THE	0.58%	\$3,200,557	\$2,730,633	\$1,657,405	\$2,745,481	100.54%
27	PACIFIC INDEMNITY COMPANY	0.54%	\$2,993,888	\$2,919,570	\$1,760,109	\$1,953,921	66.92%
28	FIREMANS FUND INSURANCE COMPANY	0.51%	\$2,840,243	\$2,747,056	\$1,404,524	\$928,894	33.81%
29	STATE AUTO PROPERTY & CASUALTY INS CO	0.51%	\$2,802,417	\$2,823,425	\$2,005,146	\$1,848,050	65.45%
30	NATIONWIDE MUTUAL INSURANCE COMPANY	0.48%	\$2,638,242	\$2,549,492	\$2,186,164	\$2,460,563	96.51%
31	FARMERS AND MERCHANTS INSURANCE CO	0.44%	\$2,458,762	\$3,075,510	\$2,483,189	\$2,330,915	75.79%
32	AMERICAN FAMILY HOME INSURANCE CO	0.44%	\$2,447,424	\$2,217,100	\$1,418,241	\$1,556,693	70.21%
33	AMERICAN ECONOMY INSURANCE COMPANY	0.43%	\$2,380,800	\$2,563,946	\$926,644	\$1,051,719	41.02%
34	METROPOLITAN PROPERTY & CASUALTY INS CO	0.43%	\$2,378,837	\$2,462,172	\$1,903,128	\$1,930,003	78.39%
35	ST PAUL GUARDIAN INSURANCE COMPANY	0.39%	\$2,178,133	\$2,353,087	\$2,699,316	\$2,539,266	107.91%
36	COLUMBIA NATIONAL INSURANCE COMPANY	0.38%	\$2,083,612	\$1,733,612	\$1,405,499	\$1,535,469	88.57%
37	LITITZ MUTUAL INSURANCE COMPANY	0.37%	\$2,044,288	\$1,946,535	\$1,079,488	\$1,306,022	67.09%
38	AMERICAN AUTOMOBILE INSURANCE CO	0.37%	\$2,043,178	\$1,819,531	\$640,159	\$601,259	33.04%
39	ATLANTIC MUTUAL INSURANCE COMPANY	0.36%	\$2,010,371	\$1,830,472	\$714,631	\$754,343	41.21%
40	GREAT NORTHERN INSURANCE COMPANY	0.36%	\$1,981,612	\$1,695,940	\$1,908,453	\$2,880,650	169.86%
41	USAA CASUALTY INSURANCE COMPANY	0.34%	\$1,896,687	\$1,728,279	\$792,319	\$1,045,134	60.47%
42	MILLERS MUTUAL INSURANCE ASSOCIATION	0.30%	\$1,651,181	\$1,715,809	\$1,372,956	\$1,462,421	85.23%
43	GUIDANT MUTUAL INSURANCE CO	0.30%	\$1,640,758	\$1,623,653	\$1,623,653	\$1,472,953	88.51%
44	NORTHERN ASSURANCE CO OF AMERICA	0.29%	\$1,628,530	\$1,630,038	\$1,111,077	\$1,192,652	73.17%
45	GENERAL CASUALTY CO OF WISCONSIN	0.29%	\$1,611,787	\$1,594,007	\$915,095	\$796,718	49.98%
46	ECONOMY FIRE & CASUALTY COMPANY	0.29%	\$1,592,821	\$1,545,224	\$764,187	\$583,421	37.76%
47	PENNSYLVANIA GENERAL INSURANCE CO	0.28%	\$1,566,794	\$1,566,127	\$1,239,092	\$1,431,846	91.43%
48	AMERICAN EMPLOYERS INSURANCE CO	0.27%	\$1,478,565	\$1,478,237	\$1,080,230	\$1,208,884	81.78%
49	MILLERS CLASSIFIED INSURANCE COMPANY	0.26%	\$1,427,614	\$1,452,095	\$785,307	\$612,825	42.20%
50	DEPOSITORS INSURANCE COMPANY	0.26%	\$1,422,310	\$1,111,136	\$625,067	\$924,576	83.21%
51	AMERICAN MOTORISTS INSURANCE CO	0.25%	\$1,397,379	\$1,601,303	\$974,260	\$809,662	50.56%
52	COUNTRY MUTUAL INSURANCE COMPANY	0.25%	\$1,375,495	\$1,301,814	\$732,513	\$837,902	64.36%
53	EMPLOYERS FIRE INSURANCE COMPANY	0.24%	\$1,354,749	\$1,399,248	\$1,310,288	\$914,689	65.37%
54	AMERICAN STATES INSURANCE COMPANY	0.24%	\$1,347,359	\$1,440,511	\$564,909	\$497,334	34.52%
55	ASSOCIATED INDEMNITY CORPORATION	0.22%	\$1,223,374	\$1,298,706	\$324,375	\$258,873	19.93%

1998 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - HOME OWNERS MULTI-PERIL

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
56	OMAHA PROPERTY AND CASUALTY INS CO	0.21%	\$1,140,329	\$1,000,348	\$652,056	\$623,943	62.37%
57	SENTRY INSURANCE A MUTUAL COMPANY	0.21%	\$1,136,279	\$1,132,742	\$856,159	\$1,065,670	94.08%
58	WEST AMERICAN INSURANCE COMPANY	0.20%	\$1,113,978	\$1,268,625	\$753,110	\$602,464	47.49%
59	FEDERAL INSURANCE COMPANY	0.19%	\$1,053,750	\$1,035,132	\$258,653	\$233,570	22.56%
60	AUTOMOBILE INS CO OF HARTFORD CT	0.19%	\$1,049,940	\$653,839	\$426,333	\$626,385	95.80%
61	HAWKEYE SECURITY INSURANCE COMPANY	0.17%	\$960,222	\$908,528	\$359,354	\$325,010	35.77%
62	AMERICAN INSURANCE COMPANY THE	0.15%	\$857,260	\$721,514	\$256,055	\$695,680	96.42%
63	ALLIANCE INSURANCE COMPANY INC	0.14%	\$797,413	\$826,121	\$390,311	\$342,304	41.44%
64	UNION INSURANCE CO OF PROVIDENCE	0.14%	\$756,125	\$650,927	\$388,283	\$694,813	106.74%
65	GENERAL ACCIDENT INS CO OF AMERICA	0.13%	\$738,215	\$724,067	\$650,638	\$612,680	84.62%
66	VALIANT INS CO	0.13%	\$706,704	\$1,018,484	\$1,060,344	\$1,117,629	109.73%
67	UNIVERSAL FIRE & CASUALTY INS CO	0.12%	\$645,260	\$655,357	\$251,271	\$341,461	52.10%
68	ALLSTATE INDEMNITY COMPANY	0.12%	\$638,050	\$467,771	\$372,086	\$569,790	121.81%
69	MENDOTA INSURANCE COMPANY	0.11%	\$633,880	\$353,017	\$200,520	\$213,534	60.49%
70	UNITED FIRE AND CASUALTY COMPANY	0.11%	\$629,441	\$615,631	\$190,901	\$194,001	31.51%
71	ARMED FORCES INSURANCE EXCHANGE	0.11%	\$617,761	\$619,038	\$177,065	\$155,157	25.06%
72	CITIZENS INS CO OF AMERICA	0.11%	\$597,232	\$861,605	\$532,984	-\$57,420	-6.66%
73	TRAVELERS INDEMNITY CO OF ILLINOIS	0.10%	\$577,577	\$477,625	\$289,650	\$448,184	93.84%
74	FEDERATED MUTUAL INSURANCE COMPANY	0.10%	\$576,370	\$568,502	\$321,066	\$242,869	42.72%
75	HARTFORD CASUALTY INS CO	0.10%	\$571,415	\$507,246	\$282,471	\$328,567	64.77%
76	METROPOLITAN GROUP PROP & CAS INS CO	0.10%	\$558,244	\$507,895	\$303,877	\$356,035	70.10%
77	SECURITY NATIONAL INSURANCE COMPANY	0.09%	\$520,968	\$493,508	\$244,350	\$259,007	52.48%
78	AMERICAN STATES INSURANCE CO TX	0.09%	\$507,052	\$547,258	\$238,578	\$231,725	42.34%
79	FARMERS ALLIANCE MUTUAL INS CO	0.09%	\$504,431	\$555,612	\$121,859	\$112,575	20.26%
80	NATIONWIDE MUTUAL FIRE INSURANCE CO	0.09%	\$501,132	\$511,633	\$180,253	\$98,338	19.22%
81	FIDELITY AND GUARANTY INSURANCE COMPANY	0.09%	\$499,435	\$567,253	\$233,741	\$198,197	34.94%
82	AMERICAN FIRE & CASUALTY COMPANY	0.08%	\$418,108	\$490,420	\$202,711	\$201,345	41.06%
83	PHOENIX INSURANCE COMPANY THE	0.07%	\$405,710	\$939,531	\$1,034,381	\$1,396,569	148.65%
84	MINNESOTA FIRE AND CASUALTY COMPANY	0.07%	\$380,012	\$363,456	\$359,432	\$245,297	67.49%
85	ASSURANCE COMPANY OF AMERICA	0.07%	\$372,942	\$495,520	\$576,704	\$463,260	93.49%
86	EMCASCO INSURANCE COMPANY	0.07%	\$371,108	\$323,583	\$95,542	\$114,070	35.25%
87	TRAVELERS INDEMNITY CO OF AMERICA	0.06%	\$341,424	\$209,377	\$157,458	\$258,828	123.62%
88	UNITED STATES FIDELITY & GUARANTY CO	0.06%	\$321,022	\$363,789	\$178,969	\$110,118	30.27%
89	AMERICAN INTERNATIONAL INS CO	0.06%	\$320,730	\$200,220	\$32,938	\$50,339	25.14%
90	HORACE MANN INSURANCE COMPANY	0.06%	\$311,033	\$313,552	\$204,762	\$217,341	69.32%
91	OHIO CASUALTY INSURANCE COMPANY	0.06%	\$305,945	\$369,962	\$189,998	\$401,037	108.40%
92	MASSACHUSETTS BAY INS CO	0.05%	\$304,114	\$420,841	\$372,529	\$355,554	84.49%
93	TRUSTGARD INSURANCE COMPANY	0.05%	\$301,041	\$316,705	\$312,953	\$436,739	137.90%
94	NATIONAL GENERAL INS CO	0.05%	\$293,673	\$295,488	\$100,604	\$100,428	33.99%
95	AMICA MUTUAL INSURANCE COMPANY	0.05%	\$290,928	\$280,433	\$212,747	-\$111,561	-39.78%
96	CHARTER OAK FIRE INSURANCE CO THE	0.05%	\$275,047	\$428,855	\$535,550	\$559,834	130.54%
97	PHARMACISTS MUTUAL INSURANCE COMPANY	0.05%	\$269,680	\$260,592	\$99,627	\$108,425	41.61%
98	CONTINENTAL WESTERN INSURANCE CO	0.05%	\$267,481	\$271,195	\$154,449	\$177,045	65.28%
99	FIDELITY AND CASUALTY CO OF NY	0.04%	\$248,401	\$1,337,334	\$922,802	\$745,890	55.77%
100	COMMERCIAL UNION INSURANCE COMPANY	0.04%	\$245,761	\$252,908	\$97,684	\$101,574	40.16%
101	TEACHERS INSURANCE COMPANY	0.04%	\$227,738	\$199,161	\$89,933	\$148,083	74.35%
102	TWIN CITY FIRE INS CO	0.04%	\$203,775	\$202,414	\$79,499	\$105,278	52.01%
103	HARTFORD FIRE INSURANCE COMPANY	0.04%	\$199,420	\$218,423	\$96,664	\$109,779	50.26%
104	HANOVER INSURANCE COMPANY THE	0.03%	\$180,574	\$238,773	\$135,078	\$75,382	31.57%
105	AMERICAN NATIONAL GENERAL INS CO	0.03%	\$176,009	\$164,156	\$141,134	\$159,994	97.46%
106	TRINITY UNIVERSAL INS CO OF KANSAS INC	0.03%	\$164,003	\$159,327	\$73,539	\$65,429	41.07%
107	NORTHLAND INSURANCE COMPANY	0.03%	\$163,561	\$176,696	\$60,941	\$18,308	10.36%
108	REGENT INSURANCE COMPANY	0.03%	\$144,484	\$174,988	\$46,026	-\$10,785	-6.16%
109	COLONIAL PENN INSURANCE COMPANY	0.02%	\$134,073	\$247,875	\$203,744	\$211,063	85.15%

1998 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - HOME OWNERS MULTI-PERIL

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
110	AMEX ASSURANCE COMPANY	0.02%	\$130,364	\$116,950	\$42,172	\$44,407	37.97%
111	CENTENNIAL INSURANCE COMPANY	0.02%	\$129,655	\$133,458	\$28,669	\$28,830	21.60%
112	BROTHERHOOD MUTUAL INSURANCE CO	0.02%	\$121,641	\$120,997	\$160,083	\$191,099	157.94%
113	EMPLOYERS MUTUAL CASUALTY COMPANY	0.02%	\$109,801	\$102,593	\$35,352	\$91,239	88.93%
114	TRAVELERS INDEMNITY COMPANY	0.02%	\$109,769	\$284,478	\$190,040	\$225,296	79.20%
115	CALIFORNIA CASUALTY INSURANCE CO	0.02%	\$104,332	\$90,193	\$82,231	\$59,016	65.43%
116	AEGIS SECURITY INSURANCE COMPANY	0.02%	\$102,794	\$111,918	\$40,048	\$41,048	36.68%
117	CHURCH MUTUAL INSURANCE COMPANY	0.02%	\$101,953	\$98,804	\$46,019	\$52,685	53.32%
118	TRAVELERS INDEMNITY CO OF CONNECTICUT	0.02%	\$88,998	\$214,876	\$336,123	\$141,791	65.99%
119	ELECTRIC INSURANCE COMPANY	0.01%	\$82,365	\$76,202	\$46,756	\$42,356	55.58%
120	BANKERS STANDARD INSURANCE COMPANY	0.01%	\$80,237	\$82,540	\$121,896	\$116,049	140.60%
121	MARYLAND CASUALTY COMPANY	0.01%	\$59,308	\$89,889	\$58,764	\$14,377	15.99%
122	CALIFORNIA CASUALTY INDEMNITY EXCHANGE	0.01%	\$54,251	\$47,346	\$13,635	\$17,181	36.29%
123	ECONOMY PREMIER ASSURANCE COMPANY	0.01%	\$48,570	\$43,958	\$11,225	\$6,040	13.74%
124	GLENS FALLS INSURANCE COMPANY THE	0.01%	\$36,333	\$284,099	\$773,647	\$965,126	339.71%
125	INDEMNITY INSURANCE CO OF NORTH AMERICA	0.01%	\$35,520	\$36,314	\$3,119	\$3,035	8.36%
126	INTERSTATE INDEMNITY COMPANY	0.01%	\$30,969	\$18,608	\$27,901	\$33,382	179.40%
127	TRINITY UNIVERSAL INSURANCE COMPANY	0.01%	\$30,723	\$30,066	\$76,928	\$23,598	78.49%
128	BALBOA INSURANCE COMPANY	0.00%	\$27,600	\$39,873	\$5,338	\$3,590	9.00%
129	TRI STATE INSURANCE COMPANY	0.00%	\$22,642	\$32,128	\$5,527	-\$15,319	-47.68%
130	SHELTER GENERAL INS CO	0.00%	\$21,386	\$20,900	\$15,418	\$16,974	81.22%
131	HARTFORD ACCIDENT & INDEMNITY CO	0.00%	\$19,198	\$14,907	\$1,200	\$1,252	8.40%
132	GUIDANT AMERICA INSURANCE CO	0.00%	\$18,569	\$21,102	\$45,784	\$3,524	16.70%
133	GUIDANT SPECIALTY MUTUAL INSURANCE CO	0.00%	\$18,309	\$19,309	\$10,731	\$13,158	68.14%
134	AMCO INSURANCE COMPANY	0.00%	\$12,650	\$12,341	\$3,780	\$3,780	30.63%
135	KANSAS CITY FIRE & MARINE INS CO	0.00%	\$11,761	\$144,927	\$131,640	\$255,019	175.96%
136	MUTUAL FIRE AND STORM INSURANCE CO	0.00%	\$10,825	\$10,525	\$5,275	\$5,275	50.12%
137	MERASTAR INSURANCE COMPANY	0.00%	\$9,876	\$9,714	\$515	\$887	9.13%
138	CHURCH INSURANCE CO THE	0.00%	\$9,292	\$9,189	\$0	\$5,000	54.41%
139	DIAMOND STATE INSURANCE COMPANY	0.00%	\$8,053	\$4,651	\$3,654	\$3,654	78.56%
140	AFFILIATED FM INSURANCE COMPANY	0.00%	\$7,229	\$6,957	\$6,857	\$6,010	86.39%
141	AMERICAN INDEMNITY COMPANY	0.00%	\$6,864	\$6,819	\$2,405	\$2,405	35.27%
142	AMERICAN RELIABLE INSURANCE COMPANY	0.00%	\$5,487	\$4,975	\$0	\$1,557	31.50%
143	NATIONAL LLOYDS INSURANCE COMPANY	0.00%	\$5,484	\$0	\$0	\$0	N/A
144	FOREMOST SIGNATURE INSURANCE COMPANY	0.00%	\$4,070	\$1,600	\$5,382	\$5,382	336.38%
145	AMERICAN FIRE AND INDEMNITY COMPANY	0.00%	\$3,921	\$4,160	\$2,631	\$2,631	63.25%
146	VESTA FIRE INSURANCE CORP	0.00%	\$3,564	\$1,880	\$380	\$540	28.72%
147	AMERICAN PROTECTION INSURANCE CO	0.00%	\$3,219	\$3,473	\$0	\$0	0.00%
148	CINCINNATI INDEMNITY COMPANY INC	0.00%	\$2,376	\$2,910	\$2,632	\$2,747	94.40%
149	UNITED SECURITY INSURANCE COMPANY	0.00%	\$2,124	\$15,897	\$9,907	\$2,627	16.53%
150	TEXAS GENERAL INDEMNITY COMPANY	0.00%	\$1,729	\$1,826	\$0	\$0	0.00%
151	AMERICAN SPIRIT INSURANCE COMPANY	0.00%	\$1,135	\$1,539	\$520	-\$424	-27.55%
152	JEFFERSON INSURANCE CO OF NEW YORK	0.00%	\$910	\$14,856	\$2,199	-\$2,803	-18.87%
153	TIG INSURANCE COMPANY	0.00%	\$867	\$851	-\$449	-\$488	-57.34%
154	AMERICAN CENTRAL INSURANCE COMPANY	0.00%	\$818	\$818	\$0	\$0	0.00%
155	MGA INSURANCE COMPANY INC.	0.00%	\$514	\$107	\$0	\$0	0.00%
156	AMERICAN CASUALTY CO OF READING PA	0.00%	\$466	\$466	\$79,092	-\$53,101	-11395.06%
157	INSURANCE COMPANY OF NORTH AMERICA	0.00%	\$370	\$349	\$0	\$0	0.00%
158	TOKIO MARINE AND FIRE INS CO LTD (US BR	0.00%	\$302	\$750	\$0	-\$23	-3.07%
159	CINCINNATI CASUALTY COMPANY THE	0.00%	\$163	\$1,019	\$0	\$36	3.53%
160	YASUDA FIRE & MARINE INS CO OF AMER TH	0.00%	\$103	\$110	\$0	-\$3	-2.73%
161	COUNTRY CASUALTY INS CO	0.00%	\$23	\$58	\$0	-\$1	-1.72%
162	AMERICAN AND FOREIGN INSURANCE CO	0.00%	\$0	\$0	\$0	-\$11	N/A
163	AMERICAN NATIONAL FIRE INSURANCE CO	0.00%	\$0	\$0	\$0	-\$112	N/A

1998 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - HOME OWNERS MULTI-PERIL

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
164	BLUE RIDGE INSURANCE COMPANY	0.00%	\$0	\$0	\$11,185	-\$3,082	N/A
165	BOSTON OLD COLONY INSURANCE COMPANY	0.00%	\$0	\$4,045	\$171,937	\$95,020	2349.07%
166	CENTURY INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	\$25,104	N/A
167	COMMERCE AND INDUSTRY INSURANCE CO	0.00%	\$0	\$0	\$0	-\$2,696	N/A
168	CONTINENTAL CASUALTY COMPANY	0.00%	\$0	\$0	\$4,497	\$10,264	N/A
169	COUNTRY PREFERRED INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$2,134	N/A
170	FIDELITY & GUARANTY INS UNDERWRITERS	0.00%	\$0	\$0	\$0	\$21	N/A
171	FIREMANS FUND INS CO OF WISCONSIN	0.00%	\$0	\$0	\$0	\$264	N/A
172	GOVERNMENT EMPLOYEES INSURANCE CO	0.00%	\$0	\$0	\$0	-\$3	N/A
173	GULF INSURANCE COMPANY	0.00%	\$0	\$0	\$319	\$319	N/A
174	HARTFORD INSURANCE CO OF MIDWEST THE	0.00%	\$0	\$0	\$181	\$181	N/A
175	INTERNATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$13,369	N/A
176	JOHN DEERE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$11	N/A
177	MARKEL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$278	N/A
178	NATIONAL FIRE INS CO OF HARTFORD	0.00%	\$0	\$0	\$0	-\$1,998	N/A
179	NATIONAL UNION FIRE INS CO OF PITTSBURG	0.00%	\$0	\$0	\$0	\$17	N/A
180	NEW HAMPSHIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$5,000	N/A
181	NIAGARA FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$2,312	N/A
182	NORTH RIVER INSURANCE COMPANY THE	0.00%	\$0	\$0	\$0	-\$272,185	N/A
183	PACIFIC EMPLOYERS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$958	N/A
184	PROVIDENCE WASHINGTON INSURANCE CO	0.00%	\$0	\$0	\$0	\$1,285	N/A
185	REPUBLIC INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$2,599	N/A
186	ROYAL INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	-\$4	N/A
187	ROYAL INSURANCE COMPANY OF AMERICA	0.00%	\$0	\$0	\$0	-\$7	N/A
188	ST PAUL FIRE & MARINE INSURANCE CO	0.00%	\$0	\$0	\$0	-\$5	N/A
189	TRAVELERS CASUALTY AND SURETY CO	0.00%	\$0	\$0	\$0	\$294	N/A
190	TRAVELERS PROPERTY CASUALTY INSURANCE CO OF ILL	0.00%	\$0	\$0	\$0	-\$111	N/A
191	UNITED STATES FIRE INSURANCE CO	0.00%	\$0	\$0	\$0	\$2,482	N/A
192	VALLEY FORGE INSURANCE COMPANY	0.00%	\$0	\$0	\$628	-\$5,286	N/A
193	VANGUARD INSURANCE COMPANY	0.00%	\$0	\$0	\$1,284	-\$390,716	N/A
194	WORLDWIDE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$111	N/A
195	EQUITY MUTUAL INSURANCE COMPANY	0.00%	-\$157	-\$157	\$26,527	\$67,234	-42824.20%
196	SHELBY CASUALTY INSURANCE COMPANY	0.00%	-\$196	\$146	\$1,356	\$4,458	3053.42%
197	INTEGON NATIONAL INSURANCE COMPANY	0.00%	-\$425	-\$425	\$0	-\$199	46.82%
198	GRAIN DEALERS MUTUAL INSURANCE CO	0.00%	-\$741	\$27,526	\$5,099	\$3,728	13.54%
199	NORTHERN INSURANCE CO OF NEW YORK	0.00%	-\$1,687	-\$345	\$168	\$23	-6.67%
200	AMERISURE INSURANCE COMPANY	0.00%	-\$3,979	\$76,738	\$141,233	\$30,234	39.40%
201	MICHIGAN MUTUAL INSURANCE COMPANY	0.00%	-\$4,296	\$12,580	\$55,476	\$822	6.53%
202	TIG PREMIER INSURANCE COMPANY	0.00%	-\$6,632	\$11,577	\$1,442	-\$46,032	-397.62%
203	STATE FARM GENERAL INSURANCE CO	-0.01%	-\$37,775	\$366,105	\$648,343	-\$273,639	-74.74%
TOTAL		100.00%	\$554,087,009	\$537,235,562	\$324,349,804	\$338,986,358	63.10%

**1998 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - DWELLING OWNERS MULTI-PERIL (ACV)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AMERICAN FAMILY MUTUAL INS CO	35.50%	\$14,392,353	\$13,406,627	\$10,147,859	\$10,314,186	76.93%
2	TRANSPORTATION INSURANCE COMPANY	26.14%	\$10,598,476	\$9,890,551	\$6,376,846	\$5,942,432	60.08%
3	STATE FARM FIRE AND CASUALTY CO	21.63%	\$8,769,682	\$8,676,578	\$5,397,975	\$6,032,595	69.53%
4	FARM BUREAU TOWN & COUNTRY INS CO OF MO	6.33%	\$2,564,940	\$2,938,597	\$1,795,452	\$1,784,004	60.71%
5	STATE FARM GENERAL INSURANCE CO	4.93%	\$1,997,627	\$2,094,785	\$1,061,500	\$1,073,195	51.23%
6	USAA CASUALTY INSURANCE COMPANY	1.18%	\$479,890	\$472,178	\$148,051	\$115,634	24.49%
7	UNITED SERVICES AUTOMOBILE ASSOCIATION	1.11%	\$448,763	\$443,083	\$333,964	\$214,167	48.34%
8	AMERICAN MODERN HOME INSURANCE CO	0.74%	\$301,890	\$343,501	\$277,880	\$304,783	88.73%
9	AMERICAN BANKERS INS CO OF FLORIDA	0.72%	\$291,266	\$284,789	\$178,475	\$111,399	39.12%
10	SECURA INSURANCE A MUTUAL COMPANY	0.61%	\$247,376	\$251,915	\$113,891	\$126,142	50.07%
11	FIRST EXCESS AND REINSURANCE CORP	0.44%	\$179,260	\$158,896	\$128,219	\$151,750	95.50%
12	MARKEL AMERICAN INSURANCE COMPANY	0.43%	\$172,498	\$146,948	\$6,396	\$19,294	13.13%
13	UNITED STATES FIDELITY & GUARANTY CO	0.07%	\$30,233	\$33,575	\$89,082	\$88,443	263.42%
14	UNIVERSAL FIRE & CASUALTY INS CO	0.07%	\$29,903	\$28,268	\$0	\$36,439	128.91%
15	FOREMOST INSURANCE CO	0.06%	\$24,592	\$4,224	\$350	\$350	8.29%
16	NATIONAL CASUALTY COMPANY	0.04%	\$16,642	\$19,049	\$3,928	-\$7,688	-40.36%
17	TRADERS INSURANCE COMPANY	0.00%	\$1,173	\$43,406	\$5,417	-\$11,556	-26.62%
18	WESTCHESTER FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$26,818	N/A
<b>TOTAL</b>		<b>100.00%</b>	<b>\$40,546,564</b>	<b>\$39,236,970</b>	<b>\$26,065,285</b>	<b>\$26,268,751</b>	<b>66.95%</b>



**1998 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - COMMERCIAL MULTI-PERIL**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AMERICAN FAMILY MUTUAL INS CO	6.39%	\$23,991,486	\$23,472,423	\$12,961,574	\$14,119,841	60.16%
2	STATE FARM FIRE AND CASUALTY CO	4.60%	\$17,280,957	\$17,443,786	\$6,669,798	\$7,847,611	44.99%
3	AMERICAN STATES INSURANCE COMPANY	3.39%	\$12,709,140	\$12,998,375	\$5,435,255	\$5,332,159	41.02%
4	CINCINNATI INS CO THE	2.64%	\$9,905,104	\$9,825,303	\$4,295,924	\$4,188,244	42.63%
5	AMERICAN ECONOMY INSURANCE COMPANY	2.53%	\$9,498,889	\$9,078,210	\$5,549,595	\$6,293,125	69.32%
6	AMERICAN EMPLOYERS INSURANCE CO	2.08%	\$7,790,802	\$7,843,012	\$8,415,902	\$10,686,327	136.25%
7	SAVERS PROPERTY & CASUALTY INS CO	2.05%	\$7,699,669	\$7,325,553	\$1,756,678	\$2,270,882	31.00%
8	FEDERAL INSURANCE COMPANY	2.01%	\$7,555,348	\$7,371,351	\$7,367,879	\$7,740,002	105.00%
9	HARTFORD FIRE INSURANCE COMPANY	1.93%	\$7,254,812	\$8,183,724	\$6,786,390	\$25,388,706	310.23%
10	TRAVELERS INDEMNITY CO OF ILLINOIS	1.84%	\$6,922,968	\$5,567,768	\$723,605	\$1,134,661	20.38%
11	AMCO INSURANCE COMPANY	1.80%	\$6,736,385	\$6,522,607	\$2,838,639	\$3,500,071	53.66%
12	SHELTER MUTUAL INSURANCE CO	1.77%	\$6,636,384	\$6,278,290	\$3,225,748	\$7,350,634	117.08%
13	TRAVELERS INDEMNITY CO OF AMERICA	1.75%	\$6,555,335	\$4,710,299	\$2,194,523	\$3,531,274	74.97%
14	CHURCH MUTUAL INSURANCE COMPANY	1.71%	\$6,414,214	\$6,358,533	\$5,511,432	\$6,449,082	101.42%
15	FIREMANS FUND INSURANCE COMPANY	1.69%	\$6,357,706	\$5,888,984	\$3,579,437	\$6,445,199	109.45%
16	AMERICAN INSURANCE COMPANY THE	1.56%	\$5,843,885	\$5,921,291	\$2,245,884	\$1,941,456	32.79%
17	AMERICAN AND FOREIGN INSURANCE CO	1.48%	\$5,544,742	\$5,281,594	\$3,142,618	\$2,040,088	38.63%
18	TRANSCONTINENTAL INSURANCE COMPANY	1.43%	\$5,363,325	\$4,826,817	\$3,165,948	\$718,438	14.88%
19	FIDELITY AND GUARANTY INSURANCE COMPANY	1.36%	\$5,119,783	\$5,314,178	\$3,320,362	\$5,841,019	109.91%
20	HARTFORD CASUALTY INS CO	1.33%	\$4,976,741	\$4,701,900	\$1,506,898	\$1,494,299	31.78%
21	COLUMBIA MUTUAL INSURANCE CO	1.26%	\$4,742,761	\$4,475,316	\$2,574,565	\$3,032,793	67.77%
22	GREAT NORTHERN INSURANCE COMPANY	1.20%	\$4,508,162	\$4,233,938	\$2,629,609	\$3,562,974	84.15%
23	AMERICAN MOTORISTS INSURANCE CO	1.20%	\$4,506,028	\$4,379,257	\$1,206,533	\$1,275,434	29.12%
24	UNITED FIRE AND CASUALTY COMPANY	1.17%	\$4,401,711	\$4,220,076	\$1,644,744	\$2,497,159	59.17%
25	ST PAUL FIRE & MARINE INSURANCE CO	1.05%	\$3,941,402	\$3,936,022	\$2,099,976	\$3,319,643	84.34%
26	TRAVELERS INDEMNITY COMPANY	1.02%	\$3,813,490	\$3,025,682	\$753,806	\$3,202,948	105.86%
27	GENERAL ACCIDENT INS CO OF AMERICA	0.98%	\$3,677,284	\$3,644,670	\$606,371	\$658,672	18.07%
28	ARGONAUT GREAT CENTRAL INSURANCE CO	0.98%	\$3,666,650	\$3,616,167	\$2,856,498	\$2,358,238	65.21%
29	CONTINENTAL CASUALTY COMPANY	0.98%	\$3,662,106	\$3,132,751	\$803,596	\$879,610	28.08%
30	ATLANTIC MUTUAL INSURANCE COMPANY	0.98%	\$3,660,389	\$3,504,618	\$3,109,200	\$3,582,270	102.22%
31	CONTINENTAL WESTERN INSURANCE CO	0.97%	\$3,656,666	\$3,602,817	\$1,708,932	\$3,791,390	105.23%
32	FARMERS INSURANCE EXCHANGE	0.90%	\$3,382,508	\$3,611,694	\$3,449,406	\$4,354,361	120.56%
33	AMERISURE INSURANCE COMPANY	0.90%	\$3,372,143	\$3,168,317	\$2,465,698	\$3,311,706	104.53%
34	MID CENTURY INSURANCE COMPANY	0.90%	\$3,367,394	\$3,281,203	\$1,412,100	\$1,894,807	57.75%
35	RELIANCE INSURANCE COMPANY	0.89%	\$3,343,589	\$2,484,358	\$2,888,228	\$1,899,528	76.46%
36	AMERICAN PROTECTION INSURANCE CO	0.88%	\$3,317,371	\$3,735,325	\$22,900,372	\$36,100,950	966.47%
37	OWNERS INSURANCE COMPANY	0.87%	\$3,267,341	\$3,378,363	\$1,293,210	\$833,320	24.67%
38	TRUCK INSURANCE EXCHANGE	0.85%	\$3,208,139	\$3,534,810	\$2,978,551	\$3,005,201	85.02%
39	ASSURANCE COMPANY OF AMERICA	0.83%	\$3,106,549	\$2,720,671	\$687,650	\$1,923,965	70.72%
40	ALLSTATE INSURANCE COMPANY	0.82%	\$3,077,237	\$2,998,941	\$1,651,120	\$1,186,643	39.57%
41	UNITED STATES FIRE INSURANCE CO	0.78%	\$2,912,041	\$3,029,325	\$2,086,873	\$1,684,948	55.62%
42	WEST AMERICAN INSURANCE COMPANY	0.77%	\$2,905,258	\$2,727,847	\$2,670,175	\$2,201,680	80.71%
43	COLUMBIA NATIONAL INSURANCE COMPANY	0.77%	\$2,876,506	\$2,703,071	\$1,152,060	\$1,363,588	50.45%
44	VALLEY FORGE INSURANCE COMPANY	0.77%	\$2,874,782	\$2,613,310	\$1,874,918	\$1,704,632	65.23%
45	GUIDANT MUTUAL INSURANCE CO	0.73%	\$2,735,079	\$2,837,895	\$1,403,057	\$819,530	28.88%
46	FARM BUREAU TOWN & COUNTRY INS CO OF MO	0.72%	\$2,712,811	\$2,769,214	\$1,955,599	\$2,110,223	76.20%
47	NATIONAL SURETY CORPORATION	0.71%	\$2,677,528	\$2,636,982	\$4,830,576	\$5,602,311	212.45%
48	SECURA INSURANCE A MUTUAL COMPANY	0.71%	\$2,648,240	\$2,771,628	\$1,459,632	\$1,139,175	41.10%
49	BROTHERHOOD MUTUAL INSURANCE CO	0.68%	\$2,564,165	\$2,444,331	\$1,713,430	\$1,647,350	67.39%
50	CAPITOL INDEMNITY CORPORATION	0.68%	\$2,558,758	\$2,814,313	\$1,064,496	\$767,622	27.28%
51	UNITED STATES FIDELITY & GUARANTY CO	0.68%	\$2,536,429	\$2,977,201	\$2,708,436	\$928,778	31.20%
52	COMMERCIAL UNION INSURANCE COMPANY	0.64%	\$2,413,597	\$2,453,877	\$2,246,650	\$2,423,927	98.78%
53	NORTHERN INSURANCE CO OF NEW YORK	0.64%	\$2,403,772	\$1,422,884	\$2,534,780	\$1,554,659	109.26%
54	FIDELITY & GUARANTY INS UNDERWRITERS	0.64%	\$2,384,440	\$2,750,725	\$1,172,959	\$1,907,546	69.35%
55	GENERAL CASUALTY CO OF WISCONSIN	0.63%	\$2,371,355	\$2,253,657	\$522,299	\$475,826	21.11%

**1998 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - COMMERCIAL MULTI-PERIL**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
56	CAMERON MUTUAL INSURANCE COMPANY	0.62%	\$2,316,629	\$2,310,405	\$947,137	\$653,692	28.29%
57	AMERICAN AUTOMOBILE INSURANCE CO	0.58%	\$2,167,414	\$1,857,966	\$1,266,047	\$1,286,306	69.23%
58	NATIONWIDE AGRIBUSINESS INS CO	0.56%	\$2,116,160	\$2,151,242	\$2,269,993	\$1,737,308	80.76%
59	EMPLOYERS FIRE INSURANCE COMPANY	0.56%	\$2,097,130	\$1,974,646	\$811,254	\$493,624	25.00%
60	NORTHERN ASSURANCE CO OF AMERICA	0.54%	\$2,016,120	\$2,152,622	\$1,380,152	\$476,553	22.14%
61	TWIN CITY FIRE INS CO	0.54%	\$2,013,239	\$2,298,513	\$1,636,696	-\$1,264,174	-55.00%
62	CHARTER OAK FIRE INSURANCE CO THE	0.53%	\$1,993,272	\$1,554,689	\$1,948,265	\$1,308,099	84.14%
63	AMERICAN CASUALTY CO OF READING PA	0.50%	\$1,886,667	\$1,887,801	\$579,898	\$1,044,957	55.35%
64	AMERICAN MANUFACTURERS MUTUAL INS CO	0.50%	\$1,881,770	\$1,978,092	\$638,579	\$685,623	34.66%
65	MICHIGAN MUTUAL INSURANCE COMPANY	0.48%	\$1,784,539	\$1,787,866	\$580,437	\$266,322	14.90%
66	AUTO OWNERS INSURANCE CO MUTUAL	0.45%	\$1,697,936	\$1,686,309	\$707,766	\$10,878	0.65%
67	GRINNELL MUTUAL REINSURANCE COMPANY	0.45%	\$1,692,057	\$1,628,861	\$915,653	\$463,678	28.47%
68	FIRE INSURANCE EXCHANGE	0.45%	\$1,680,976	\$1,503,766	\$777,058	\$857,478	57.02%
69	PHILADELPHIA INDEMNITY INSURANCE CO	0.45%	\$1,673,849	\$1,243,355	\$271,361	\$535,995	43.11%
70	LIBERTY MUTUAL FIRE INSURANCE CO	0.44%	\$1,666,675	\$2,267,115	\$917,526	\$1,580,388	69.71%
71	REGENT INSURANCE COMPANY	0.43%	\$1,606,350	\$1,603,459	\$330,695	\$416,529	25.98%
72	LIBERTY INSURANCE CORPORATION	0.38%	\$1,409,475	\$1,656,918	\$953,104	\$314,676	18.99%
73	STATE AUTO PROPERTY & CASUALTY INS CO	0.38%	\$1,409,131	\$1,419,016	\$335,236	\$525,870	37.06%
74	INDIANA LUMBERMENS MUTUAL INS CO	0.37%	\$1,387,954	\$1,390,947	\$1,047,453	\$988,206	71.05%
75	FEDERATED MUTUAL INSURANCE COMPANY	0.37%	\$1,372,421	\$1,430,014	\$835,642	\$480,610	33.61%
76	PHARMACISTS MUTUAL INSURANCE COMPANY	0.36%	\$1,348,245	\$1,359,630	\$1,326,156	\$70,534	5.19%
77	TRAVELERS INDEMNITY CO OF CONNECTICUT	0.35%	\$1,301,340	\$1,009,251	\$41,476	\$479,089	47.47%
78	PENNSYLVANIA GENERAL INSURANCE CO	0.34%	\$1,258,846	\$1,179,500	\$348,827	\$405,469	34.38%
79	OHIO CASUALTY INSURANCE COMPANY	0.33%	\$1,249,119	\$1,169,472	\$604,253	\$508,423	43.47%
80	UNITED PACIFIC INSURANCE COMPANY	0.33%	\$1,240,652	\$1,162,326	\$1,038,733	\$1,565,320	134.67%
81	ROYAL INSURANCE COMPANY OF AMERICA	0.31%	\$1,163,613	\$1,365,608	\$421,597	-\$419,671	-30.73%
82	GUIDANT ELITE INSURANCE CO	0.30%	\$1,143,508	\$1,115,969	\$1,151,826	\$1,349,290	120.91%
83	BITUMINOUS CASUALTY CORPORATION	0.29%	\$1,105,468	\$1,143,270	\$2,129,539	\$1,038,273	90.82%
84	MIC PROPERTY AND CASUALTY INS CORP	0.29%	\$1,100,469	\$1,148,142	\$1,816,711	\$769,940	67.06%
85	SAFECO INSURANCE CO OF AMERICA	0.29%	\$1,090,639	\$1,416,131	\$573,094	\$589,725	41.64%
86	FIDELITY AND DEPOSIT CO MARYLAND	0.29%	\$1,070,276	\$994,043	\$435,732	\$554,637	55.80%
87	RANGER INSURANCE COMPANY	0.28%	\$1,066,527	\$1,055,427	\$495,357	\$693,425	65.70%
88	FARMLAND MUTUAL INSURANCE COMPANY	0.27%	\$997,949	\$941,424	\$290,301	\$243,383	25.85%
89	NORTHWESTERN NATIONAL CASUALTY CO	0.26%	\$977,856	\$999,080	\$345,318	\$242,210	24.24%
90	TRI STATE INSURANCE CO OF MINNESOTA	0.26%	\$966,350	\$993,742	\$258,141	\$63,257	6.37%
91	NATIONAL FIRE INS CO OF HARTFORD	0.25%	\$951,453	\$910,067	\$244,948	\$295,299	32.45%
92	EMPIRE FIRE AND MARINE INSURANCE CO	0.25%	\$944,820	\$345,569	\$133,734	\$206,202	59.67%
93	CAMDEN FIRE INSURANCE ASSOCIATION	0.25%	\$926,965	\$825,352	\$151,977	\$389,369	47.18%
94	VESTA FIRE INSURANCE CORP	0.24%	\$896,124	\$857,528	\$638,635	\$837,482	97.66%
95	BITUMINOUS FIRE AND MARINE INS CO	0.24%	\$895,705	\$826,933	\$71,455	\$294,491	35.61%
96	CIGNA INSURANCE COMPANY	0.24%	\$882,255	\$948,471	\$723,480	\$1,207,138	127.27%
97	VIGILANT INSURANCE COMPANY	0.23%	\$862,651	\$699,759	\$56,090	-\$186	-0.03%
98	NATIONWIDE MUTUAL INSURANCE COMPANY	0.23%	\$853,746	\$876,420	\$1,171,508	\$213,528	24.36%
99	AMERICAN ALTERNATIVE INS CORP	0.23%	\$847,964	\$909,217	\$148,854	\$197,415	21.71%
100	STATE FARM GENERAL INSURANCE CO	0.22%	\$835,752	\$908,115	\$618,762	\$648,010	71.36%
101	ZURICH INSURANCE COMPANY	0.22%	\$823,381	\$1,223,297	\$312,774	\$189,886	15.52%
102	PENN AMERICA INS CO	0.21%	\$794,075	\$756,308	\$337,373	\$392,017	51.83%
103	CONTINENTAL WESTERN CASUALTY COMPANY	0.21%	\$782,096	\$934,356	\$0	-\$2,782	-0.30%
104	EMPLOYERS MUTUAL CASUALTY COMPANY	0.21%	\$779,714	\$750,766	\$535,963	\$835,229	111.25%
105	HARTFORD UNDERWRITERS INSURANCE CO	0.20%	\$763,564	\$680,427	\$440,564	\$184,906	27.17%
106	HARTFORD STEAM BOILER INSPECTION & INS	0.19%	\$705,655	\$601,669	\$973,610	\$317,689	52.80%
107	TOYOTA MOTOR INSURANCE COMPANY	0.19%	\$701,637	\$514,353	\$263,163	\$570,095	110.84%
108	HAWKEYE SECURITY INSURANCE COMPANY	0.19%	\$695,541	\$703,864	\$250,038	\$299,507	42.55%
109	LUMBER MUTUAL INSURANCE COMPANY	0.18%	\$692,695	\$708,156	\$44,294	\$113,599	16.04%

**1998 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - COMMERCIAL MULTI-PERIL**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
110	CITIZENS SECURITY MUTUAL INS CO	0.18%	\$688,499	\$664,888	\$350,210	\$320,695	48.23%
111	NEW HAMPSHIRE INSURANCE COMPANY	0.18%	\$667,316	\$1,204,807	\$376,960	\$319,488	26.52%
112	ST PAUL MERCURY INSURANCE COMPANY	0.17%	\$656,223	\$661,179	\$79,991	\$63,928	9.67%
113	ROYAL INDEMNITY COMPANY	0.17%	\$655,814	\$1,264,076	\$513,403	\$74,865	5.92%
114	INDEMNITY INSURANCE CO OF NORTH AMERICA	0.17%	\$651,685	\$494,959	\$0	-\$79,802	-16.12%
115	PHOENIX INSURANCE COMPANY THE	0.17%	\$650,813	\$365,453	\$55,348	\$164,011	44.88%
116	COLORADO CASUALTY INSURANCE COMPANY	0.17%	\$627,059	\$606,276	\$153,386	\$136,332	22.49%
117	CUMIS INSURANCE SOCIETY INC	0.16%	\$596,646	\$621,653	\$286,339	\$503,962	81.07%
118	CIGNA FIRE UNDERWRITERS INS CO	0.15%	\$554,620	\$445,712	\$240,290	\$79,630	17.87%
119	STAR INSURANCE COMPANY	0.15%	\$546,681	\$904,144	\$460,450	\$275,969	30.52%
120	WAUSAU BUSINESS INSURANCE COMPANY	0.14%	\$533,009	\$562,344	\$76,616	\$155,613	27.67%
121	SENTRY INSURANCE A MUTUAL COMPANY	0.13%	\$472,287	\$481,404	\$104,089	\$244,567	50.80%
122	SECURITY INSURANCE CO OF HARTFORD	0.12%	\$465,003	\$453,834	\$82,827	\$124,664	27.47%
123	TRUMBULL INSURANCE COMPANY	0.12%	\$464,915	\$571,766	\$109,836	-\$5,966	-1.04%
124	GLOBE INDEMNITY COMPANY	0.12%	\$464,367	\$447,763	\$252,388	-\$167,106	-37.32%
125	FIREMANS FUND INS CO OF WISCONSIN	0.12%	\$446,667	\$523,284	\$239,319	\$99,018	18.92%
126	MASSACHUSETTS BAY INS CO	0.11%	\$419,864	\$769,554	\$1,219,820	\$664,681	86.37%
127	CHURCH INSURANCE CO THE	0.11%	\$413,263	\$420,516	\$111,508	\$181,236	43.10%
128	GROCERS INSURANCE COMPANY	0.11%	\$407,392	\$304,827	\$660	-\$29,602	-9.71%
129	TITAN INDEMNITY COMPANY	0.11%	\$404,349	\$399,772	\$125,182	\$192,449	48.14%
130	STATEWIDE INSURANCE COMPANY	0.11%	\$397,290	\$362,046	\$117,138	\$482,997	133.41%
131	VALIANT INS CO	0.11%	\$394,149	\$327,110	\$140,477	\$251,563	76.90%
132	FLORISTS MUTUAL INSURANCE COMPANY	0.10%	\$377,941	\$400,122	\$102,259	\$214,722	53.66%
133	TIG INSURANCE COMPANY	0.10%	\$375,125	\$489,304	\$430,670	\$124,449	25.43%
134	FRONTIER INSURANCE COMPANY	0.10%	\$373,494	\$317,511	\$8,733	\$30,817	9.71%
135	MARKEL INSURANCE COMPANY	0.10%	\$361,856	\$392,429	\$142,003	\$149,814	38.18%
136	ST PAUL PROPERTY & CASUALTY INS CO	0.10%	\$360,575	\$309,574	\$180,307	\$92,482	29.87%
137	LITTITZ MUTUAL INSURANCE COMPANY	0.09%	\$353,913	\$402,514	\$758,781	\$639,684	158.92%
138	UNITED SECURITY INSURANCE COMPANY	0.09%	\$353,473	\$321,324	\$145,630	\$102,465	31.89%
139	AMERICAN NATIONAL FIRE INSURANCE CO	0.09%	\$352,247	\$419,238	\$2,015,823	\$605,108	144.34%
140	BALBOA INSURANCE COMPANY	0.09%	\$341,329	\$315,049	\$451,565	\$531,623	168.74%
141	HARTFORD INSURANCE CO OF MIDWEST THE	0.08%	\$312,059	\$313,423	\$33,292	\$45,444	14.50%
142	LUMBERMENS MUTUAL CASUALTY CO	0.08%	\$310,186	\$341,290	\$93,160	\$112,887	33.08%
143	MARYLAND CASUALTY COMPANY	0.08%	\$306,977	\$385,609	\$521,736	\$507,427	131.59%
144	REDLAND INSURANCE COMPANY	0.08%	\$296,416	\$284,249	\$174,415	\$301,098	105.93%
145	POTOMAC INSURANCE CO OF ILLINOIS	0.08%	\$295,204	\$410,940	\$376,706	\$260,156	63.31%
146	BANKERS STANDARD INSURANCE COMPANY	0.07%	\$266,882	\$338,851	\$721,837	-\$434,094	-128.11%
147	NATIONAL FIRE & INDEMNITY EXCHANGE	0.07%	\$256,726	\$252,662	\$52,329	\$194,437	76.96%
148	RELANCE NATIONAL INSURANCE COMPANY	0.07%	\$256,245	\$297,044	\$0	\$70,671	23.79%
149	HANOVER INSURANCE COMPANY THE	0.07%	\$254,585	\$402,960	\$338,356	\$779,957	193.56%
150	SAFEGUARD INSURANCE COMPANY	0.06%	\$242,611	\$139,780	\$18,328	\$38,129	27.28%
151	T H E INSURANCE COMPANY	0.06%	\$238,623	\$236,595	\$69,500	\$26,197	11.07%
152	FARMERS ALLIANCE MUTUAL INS CO	0.06%	\$226,092	\$213,560	\$223,061	\$290,091	135.84%
153	WESTPORT INSURANCE CORPORATION	0.06%	\$220,390	\$126,691	\$71,334	\$108,692	85.79%
154	HARTFORD ACCIDENT & INDEMNITY CO	0.06%	\$217,420	\$100,797	\$5,854	-\$288,365	-286.08%
155	NORTH RIVER INSURANCE COMPANY THE	0.05%	\$206,096	\$254,345	\$40,161	-\$328,076	-128.99%
156	INSURANCE COMPANY OF NORTH AMERICA	0.05%	\$200,178	\$259,039	\$1,290,588	\$400,090	154.45%
157	GUIDANT AMERICA INSURANCE CO	0.05%	\$195,285	\$219,200	\$217,046	\$109,689	50.04%
158	ST PAUL GUARDIAN INSURANCE COMPANY	0.05%	\$182,093	\$106,788	\$15,137	\$53,663	50.25%
159	CENTENNIAL INSURANCE COMPANY	0.05%	\$175,573	\$146,265	\$38,311	-\$529,111	-361.75%
160	OAK RIVER INSURANCE COMPANY	0.04%	\$168,826	\$104,528	\$27,987	\$64,010	61.24%
161	REPUBLIC WESTERN INS CO	0.04%	\$151,768	\$116,152	\$80,690	\$57,700	49.68%
162	JEWELERS MUTUAL INSURANCE COMPANY	0.04%	\$150,508	\$152,380	\$46,988	\$71,404	46.86%
163	GENERAL INSURANCE CO OF AMERICA	0.04%	\$149,214	\$158,342	\$1,024,759	-\$1,006,930	-635.92%

**1998 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - COMMERCIAL MULTI-PERIL**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
164	NN INSURANCE COMPANY	0.04%	\$146,375	\$193,043	\$19,249	\$5,887	3.05%
165	VESTA INSURANCE CORPORATION	0.04%	\$145,929	\$110,183	\$93,609	-\$114,892	-104.27%
166	GREAT AMERICAN INSURANCE COMPANY	0.03%	\$130,080	\$150,097	\$11,913	-\$35,291	-23.51%
167	FIRST FINANCIAL INSURANCE COMPANY	0.03%	\$129,343	\$96,928	\$105,492	\$103,433	106.71%
168	ILLINOIS NATIONAL INSURANCE COMPANY	0.03%	\$129,039	\$130,258	\$48,042	\$38,233	29.35%
169	AMERICAN GUARANTEE & LIABILITY INS CO	0.03%	\$128,625	\$208,638	\$463,784	\$1,433,864	687.25%
170	RELiance NATIONAL INDEMNITY COMPANY	0.03%	\$115,137	\$128,035	\$53,914	\$3,619	2.83%
171	GREENWICH INSURANCE COMPANY	0.03%	\$112,964	\$120,670	\$589	\$294,860	244.35%
172	YASUDA FIRE & MARINE INS CO OF AMER TH	0.03%	\$111,169	\$121,988	\$23,254	\$13,328	10.93%
173	GREAT WEST CASUALTY COMPANY	0.03%	\$109,831	\$94,777	\$6,520	\$7,420	7.83%
174	UTICA MUTUAL INSURANCE COMPANY	0.03%	\$108,066	\$176,844	\$1,078,134	\$1,161,845	659.97%
175	CLARENDON NATIONAL INS CO	0.03%	\$106,480	\$88,691	\$20,439	\$32,000	36.08%
176	WAUSAU UNDERWRITERS INS CO	0.03%	\$100,283	\$64,201	\$29,625	\$20,062	31.25%
177	TRINITY UNIVERSAL INS CO OF KANSAS INC	0.02%	\$87,481	\$88,610	\$50,764	\$43,942	49.59%
178	COREGIS INSURANCE COMPANY	0.02%	\$84,813	\$118,300	\$154,936	\$165,295	139.73%
179	LIBERTY MUTUAL INSURANCE COMPANY	0.02%	\$82,277	\$88,737	\$38,983	-\$281,220	-316.91%
180	CONNECTICUT INDEMNITY COMPANY THE	0.02%	\$79,663	\$76,465	\$15,250	\$27,750	36.29%
181	AMERICAN FIRE AND INDEMNITY COMPANY	0.02%	\$77,645	\$112,276	\$4,818	\$8,443	7.52%
182	AMERICAN INDEMNITY COMPANY	0.02%	\$73,505	\$76,271	\$53,490	-\$37,633	-49.34%
183	MILLERS MUTUAL FIRE INSURANCE CO THE	0.02%	\$72,361	\$64,649	\$75,310	\$207,731	321.32%
184	WESTCHESTER FIRE INSURANCE COMPANY	0.02%	\$71,800	\$67,125	\$0	\$58,288	86.84%
185	FIRST NATIONAL INS CO OF AMERICA	0.02%	\$71,499	\$77,252	\$7,431	-\$1,286	-1.66%
186	HARLEYSVILLE MUTUAL INSURANCE CO	0.02%	\$70,017	\$36,840	\$10,801	\$17,377	47.17%
187	CINCINNATI CASUALTY COMPANY THE	0.02%	\$68,092	\$67,447	\$8,929	\$128,081	189.90%
188	GUIDANT SPECIALTY MUTUAL INSURANCE CO	0.02%	\$62,986	\$26,899	\$10,808	\$115,335	428.77%
189	GULF INSURANCE COMPANY	0.02%	\$60,790	\$43,156	\$174,205	\$45,705	105.91%
190	CITIZENS INS CO OF AMERICA	0.02%	\$59,534	\$144,794	\$173,749	\$51,865	35.82%
191	SUMITOMO MARINE & FIRE INS CO LTD	0.02%	\$59,197	\$82,124	\$0	\$6,454	7.86%
192	PEAK PROPERTY AND CASUALTY INS CORP	0.02%	\$57,399	\$112,021	\$9,984	\$32,366	28.89%
193	PACIFIC INDEMNITY COMPANY	0.01%	\$53,207	\$42,129	\$0	-\$11,033	-26.19%
194	VANGUARD INSURANCE COMPANY	0.01%	\$49,477	\$49,193	\$0	-\$11,759	-23.90%
195	AMERICAN NATIONAL PROPERTY & CASUALTY C	0.01%	\$47,662	\$47,973	\$15,858	\$17,758	37.02%
196	FARMERS AND MERCHANTS INSURANCE CO	0.01%	\$47,163	\$302,717	\$109,666	\$91,897	30.36%
197	PACIFIC EMPLOYERS INSURANCE COMPANY	0.01%	\$42,146	\$24,452	\$502,327	-\$538,117	-2192.53%
198	SECURITY NATIONAL INSURANCE COMPANY	0.01%	\$38,501	\$42,855	\$26,500	\$24,429	57.00%
199	CIGNA PROPERTY & CASUALTY INS CO	0.01%	\$37,205	\$31,499	\$2,813	\$3,249	10.31%
200	RLI INSURANCE COMPANY	0.01%	\$35,924	\$34,462	\$761	\$7,528	21.84%
201	TRINITY UNIVERSAL INSURANCE COMPANY	0.01%	\$34,696	\$38,656	\$3,569	\$3,784	9.79%
202	CONTINENTAL NATIONAL INDEMNITY COMPANY	0.01%	\$33,692	\$9,195	\$0	\$19,999	217.50%
203	AEGIS SECURITY INSURANCE COMPANY	0.01%	\$32,096	\$44,222	\$2,383	\$15,283	34.56%
204	AMERICAN INTERNATIONAL SOUTH INS CO	0.01%	\$31,908	\$41,475	\$69,253	\$76,052	183.37%
205	AMERICAN ZURICH INSURANCE COMPANY	0.01%	\$28,656	\$41,762	\$16,185	\$182,915	437.99%
206	DIAMOND STATE INSURANCE COMPANY	0.01%	\$27,364	\$21,182	\$0	\$10,400	49.10%
207	NORTHFIELD INSURANCE COMPANY	0.01%	\$27,083	\$30,245	\$5,000	\$8,126	26.87%
208	BANCINSURE INC	0.01%	\$26,499	\$9,403	\$0	\$3,500	37.22%
209	FIRE AND CASUALTY INS CO OF CONNECTICUT	0.01%	\$25,825	\$22,047	\$3,538	\$38	0.17%
210	AGRICULTURAL INSURANCE COMPANY	0.01%	\$24,935	\$27,424	\$353	\$231	0.84%
211	GRANITE STATE INSURANCE COMPANY	0.01%	\$24,833	\$15,410	\$374,732	\$104,756	679.79%
212	MINNESOTA FIRE AND CASUALTY COMPANY	0.01%	\$24,417	\$30,274	\$12,706	\$7,748	25.59%
213	LINCOLN GENERAL INSURANCE CO	0.01%	\$24,313	\$27,378	\$62,050	\$144,723	528.61%
214	AMERICAN ALLIANCE INSURANCE COMPANY	0.01%	\$21,911	\$55,320	\$7,766	\$10,621	19.20%
215	NORTHLAND INSURANCE COMPANY	0.01%	\$20,683	\$4,102	\$0	\$352	8.58%
216	EVERGREEN NATIONAL INDEMNITY COMPANY	0.00%	\$17,856	\$10,510	\$9,990	\$16,283	154.93%
217	ASSOCIATED INDEMNITY CORPORATION	0.00%	\$17,635	\$23,046	\$25,000	\$85,099	369.26%

1998 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - COMMERCIAL MULTI-PERIL

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
218	TOKIO MARINE AND FIRE INS CO LTD (US BR	0.00%	\$16,378	\$13,792	\$0	-\$4,339	-31.46%
219	PROVIDENCE WASHINGTON INSURANCE CO	0.00%	\$15,331	\$15,262	\$59,750	\$76,651	502.23%
220	ALBANY INSURANCE COMPANY	0.00%	\$15,199	\$2,880	\$0	\$986	34.24%
221	AFFILIATED FM INSURANCE COMPANY	0.00%	\$15,109	\$14,325	\$0	\$0	0.00%
222	NORTHBROOK NATIONAL INS CO	0.00%	\$14,562	\$18,116	\$14,670	-\$53,901	-297.53%
223	ULICO CASUALTY COMPANY	0.00%	\$14,127	\$14,659	\$3,290	\$7,473	50.98%
224	TRI STATE INSURANCE COMPANY	0.00%	\$13,966	\$26,039	-\$46,250	-\$69,374	-266.42%
225	GULF UNDERWRITERS INSURANCE COMPANY	0.00%	\$12,187	\$12,187	\$0	\$5,000	41.03%
226	SCOTTSDALE INDEMNITY COMPANY	0.00%	\$10,342	\$26,316	\$29,400	\$33,337	126.68%
227	LEGION INSURANCE COMPANY	0.00%	\$9,921	\$62,227	\$25,859	\$364,556	585.85%
228	GAN NATIONAL INSURANCE COMPANY	0.00%	\$8,746	\$5,704	\$0	\$8,987	157.56%
229	NORTHBROOK PROPERTY & CASUALTY INS CO	0.00%	\$8,536	\$17,258	\$53,314	-\$47,829	-277.14%
230	MUTUAL FIRE AND STORM INSURANCE CO	0.00%	\$7,127	\$6,930	\$0	\$0	0.00%
231	TRAVELERS COMMERCIAL INSURANCE COMPANY	0.00%	\$6,068	\$204,935	\$198,657	\$49,554	24.18%
232	AXA GLOBAL RISKS US INSURANCE CO	0.00%	\$5,112	\$5,762	\$40,000	\$424,570	7368.45%
233	INTERCARGO INSURANCE COMPANY	0.00%	\$4,905	\$3,846	-\$388	-\$1,220	-31.72%
234	NORTHBROOK INDEMNITY CO	0.00%	\$3,994	\$3,994	\$1,445	-\$69,124	-1730.70%
235	ST PAUL INSURANCE CO OF ILLINOIS THE	0.00%	\$3,491	\$8,918	\$0	-\$324	-3.63%
236	ATLAS ASSURANCE CO OF AMERICA	0.00%	\$2,782	\$18,548	\$7,154	-\$460	-2.48%
237	HIGHLANDS INSURANCE COMPANY	0.00%	\$2,328	\$2,712	\$11,884	-\$1,842	-67.92%
238	PROPERTY & CASUALTY INS CO OF HARTFORD	0.00%	\$1,423	\$423	\$0	\$7	1.65%
239	LM INSURANCE CORPORATION	0.00%	\$926	\$81	\$0	\$17	20.99%
240	GRAIN DEALERS MUTUAL INSURANCE CO	0.00%	\$918	\$15,990	\$33,577	\$3,106	19.42%
241	TIG INDEMNITY COMPANY	0.00%	\$590	\$8,629	\$0	-\$11,032	-127.85%
242	COLONIAL AMERICAN CASUALTY AND SURETY C	0.00%	\$475	\$685	\$0	\$1,018	148.61%
243	GAN NORTH AMERICAN INSURANCE CO	0.00%	\$423	\$598	\$0	\$937	156.69%
244	CALVERT INSURANCE COMPANY	0.00%	\$266	\$2,668	\$2,050	\$486	18.22%
245	MOTORS INSURANCE CORPORATION	0.00%	\$123	\$1,121	\$0	\$0	0.00%
246	ATLANTIC INSURANCE COMPANY	0.00%	\$107	\$10,658	\$14,670	-\$47,830	-448.77%
247	NATIONWIDE PROPERTY & CASUALTY INS CO	0.00%	\$92	\$4,609	\$576,575	\$633,906	13753.66%
248	ALLIANZ INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$195	N/A
249	AMERICAN RELIABLE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$3,367	N/A
250	ARGONAUT INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$4,533	N/A
251	ARGONAUT MIDWEST INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$588	N/A
252	AUTOMOBILE INS CO OF HARTFORD CT	0.00%	\$0	\$0	\$35,000	-\$56,928	N/A
253	BIRMINGHAM FIRE INS CO OF PA	0.00%	\$0	\$0	\$0	-\$140	N/A
254	CASUALTY INDEMNITY EXCHANGE	0.00%	\$0	\$0	\$95,548	-\$568,638	N/A
255	CENTURY INDEMNITY COMPANY	0.00%	\$0	\$0	\$407,969	\$498,491	N/A
256	CHICAGO INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$48,023	N/A
257	COMMERCE AND INDUSTRY INSURANCE CO	0.00%	\$0	\$0	\$0	-\$290	N/A
258	COMMERCIAL INS CO OF NEWARK NJ	0.00%	\$0	\$0	\$4,252	-\$52,448	N/A
259	COUNTRY MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$286	N/A
260	ECONOMY PREFERRED INSURANCE COMPANY	0.00%	\$0	\$0	\$44,692	-\$238,906	N/A
261	EQUITY MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$15,909	N/A
262	FIDELITY AND CASUALTY CO OF NY	0.00%	\$0	\$0	\$0	-\$12,166	N/A
263	FIREMANS FUND INS CO OF MISSOURI	0.00%	\$0	\$0	\$1,240	\$1,240	N/A
264	FOLKSAMERICA REINSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$201	N/A
265	GATEWAY INSURANCE COMPANY	0.00%	\$0	\$0	\$92,500	\$92,500	N/A
266	GENERALI U S BRANCH	0.00%	\$0	\$0	\$0	-\$72,166	N/A
267	GLENS FALLS INSURANCE COMPANY THE	0.00%	\$0	\$0	\$730,214	\$256,986	N/A
268	HORACE MANN INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$806	N/A
269	INTERNATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$9,374	N/A
270	INTERSTATE INDEMNITY COMPANY	0.00%	\$0	\$2,932	\$0	-\$618	-21.08%
271	KANSAS CITY FIRE & MARINE INS CO	0.00%	\$0	\$0	\$15	-\$8,840	N/A

1998 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - COMMERCIAL MULTI-PERIL

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
272	KENTUCKY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$32,844	N/A
273	LMI INSURANCE COMPANY	0.00%	\$0	\$0	\$100,161	\$39,762	N/A
274	MARINE INDEMNITY INSURANCE CO OF AMERIC	0.00%	\$0	\$0	\$0	\$0	N/A
275	MILLERS MUTUAL INSURANCE ASSOCIATION	0.00%	\$0	\$0	\$20,673	-\$12,642	N/A
276	NATIONAL CASUALTY COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
277	NIAGARA FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$5,600	-\$3,841	N/A
278	OMAHA INDEMNITY COMPANY THE	0.00%	\$0	\$0	\$0	-\$37,000	N/A
279	PRUDENTIAL GENERAL INS CO	0.00%	\$0	\$0	\$0	\$8	N/A
280	REPUBLIC INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$341	N/A
281	SAFETY NATIONAL CASUALTY CORPORATION	0.00%	\$0	\$0	\$7,200	\$13,261	N/A
282	STANDARD FIRE INSURANCE COMPANY	0.00%	\$0	\$97	\$695,700	\$69,715	71871.13%
283	STATE AUTOMOBILE MUTUAL INS CO	0.00%	\$0	\$0	\$45,460	\$16,190	N/A
284	TIG PREMIER INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$24,518	N/A
285	YORK INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$1,260	N/A
286	ZURICH AMERICAN INS CO OF IL	0.00%	\$0	\$0	\$0	-\$46	N/A
287	NATIONWIDE MUTUAL FIRE INSURANCE CO	0.00%	-\$3	\$114	\$0	-\$110,328	-96778.95%
288	MIDLAND RISK INSURANCE COMPANY	0.00%	-\$124	\$18,806	\$28,480	\$73,847	392.68%
289	WESTFIELD INSURANCE COMPANY	0.00%	-\$218	\$422	\$0	-\$16	-3.79%
290	AIU INSURANCE COMPANY	0.00%	-\$2,189	\$2,450	-\$2,546	-\$11,965	-488.37%
291	ECONOMY FIRE & CASUALTY COMPANY	0.00%	-\$3,772	\$8,079	\$26,393	-\$343,192	-4247.85%
292	TRAVELERS CASUALTY COMPANY OF CONNECTIC	0.00%	-\$4,628	\$70,703	\$388,193	-\$214,542	-303.44%
293	HOUSTON GENERAL INS CO	0.00%	-\$5,600	-\$3,103	-\$95,256	-\$201,668	6499.13%
294	TRAVELERS CASUALTY AND SURETY CO OF AMER	0.00%	-\$11,980	\$95,876	\$238,763	-\$1,078,076	-1124.45%
295	FARMINGTON CASUALTY COMPANY	-0.01%	-\$18,786	\$592,198	\$695,549	-\$1,068,312	-180.40%
296	ARKWRIGHT MUTUAL INSURANCE CO	-0.01%	-\$19,569	-\$19,569	\$0	\$0	0.00%
297	CONTINENTAL INSURANCE COMPANY THE	-0.01%	-\$21,492	\$42,364	\$906,808	-\$215,525	-508.75%
298	TRAVELERS CASUALTY AND SURETY CO	-0.01%	-\$52,070	\$34,976	-\$157,673	-\$441,434	-1262.11%
299	SUN INSURANCE OFFICE OF AMERICA INC	-0.01%	-\$55,525	\$486,058	\$0	\$2,027	0.42%
300	TRAVELERS CASUALTY AND SURETY CO OF IL	-0.02%	-\$63,930	\$622,172	\$723,414	\$162,589	26.13%
301	EMPLOYERS INSURANCE OF WAUSAU A MUTUAL	-0.02%	-\$70,664	\$114,849	\$11,770	-\$3,752	-3.27%
302	NATIONAL UNION FIRE INS CO OF PITTSBURG	-0.06%	-\$206,908	\$8,241	\$143,045	\$121,900	1479.19%
TOTAL		100.00%	\$375,271,754	\$370,809,407	\$242,381,305	\$270,748,040	73.02%

1998 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - MOBILE HOMES

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	FOREMOST SIGNATURE INSURANCE COMPANY	16.07%	\$2,862,078	\$2,821,741	\$1,372,043	\$1,356,232	48.06%
2	STATE FARM GENERAL INSURANCE CO	15.68%	\$2,791,349	\$2,758,834	\$1,171,891	\$1,098,594	39.82%
3	PROGRESSIVE CASUALTY INSURANCE CO	13.46%	\$2,396,541	\$2,253,017	\$1,247,353	\$1,375,164	61.04%
4	AMERICAN FAMILY MUTUAL INS CO	12.89%	\$2,294,307	\$2,212,184	\$1,413,701	\$1,684,860	76.16%
5	FOREMOST INSURANCE CO	9.88%	\$1,759,313	\$1,743,271	\$516,112	\$489,629	28.09%
6	FARM BUREAU TOWN & COUNTRY INS CO OF MO	9.65%	\$1,718,529	\$1,735,962	\$764,697	\$712,705	41.06%
7	AMERICAN BANKERS INS CO OF FLORIDA	8.27%	\$1,472,668	\$819,051	\$69,461	\$127,082	15.52%
8	FOREMOST PROPERTY AND CASUALTY INS CO	4.62%	\$822,345	\$801,954	\$344,881	\$310,655	38.74%
9	FARMERS INSURANCE EXCHANGE	4.03%	\$718,299	\$688,657	\$351,718	\$389,836	56.61%
10	ALLSTATE INSURANCE COMPANY	2.49%	\$443,175	\$434,246	\$148,251	\$133,132	30.66%
11	AUTO OWNERS INSURANCE CO MUTUAL	1.09%	\$193,908	\$194,089	\$107,626	\$118,121	60.86%
12	SECURA INSURANCE A MUTUAL COMPANY	0.77%	\$136,869	\$139,381	\$112,327	\$124,409	89.26%
13	LIBERTY MUTUAL FIRE INSURANCE CO	0.56%	\$98,995	\$92,630	\$0	\$0	0.00%
14	FARMERS ALLIANCE MUTUAL INS CO	0.34%	\$59,812	\$68,513	\$23,393	\$25,893	37.79%
15	TRADERS INSURANCE COMPANY	0.18%	\$32,525	\$35,035	\$20,051	\$20,051	57.23%
16	HORACE MANN INSURANCE COMPANY	0.04%	\$6,472	\$6,583	\$4,119	\$4,149	63.03%
17	FIRE INSURANCE EXCHANGE	0.00%	\$677	\$1,653	\$1,072	\$958	57.96%
18	MILLERS MUTUAL INSURANCE ASSOCIATION	0.00%	-\$59	\$0	\$782	-\$14,217	N/A
19	COLUMBIA MUTUAL INSURANCE CO	-0.02%	-\$3,051	\$71,633	\$14,667	\$8,082	11.28%
TOTAL		100.00%	\$17,804,752	\$16,878,434	\$7,684,145	\$7,965,335	47.19%

**1998 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - GROWING CROPS**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	FARMERS MUTUAL HAIL INS CO OF IOWA	42.04%	\$3,421,235	\$3,421,235	\$1,696,068	\$1,703,068	49.78%
2	AMERICAN GROWERS INSURANCE COMPANY	20.43%	\$1,662,252	\$1,662,252	\$1,993,662	\$1,982,137	119.24%
3	FARMERS ALLIANCE MUTUAL INS CO	17.28%	\$1,406,314	\$1,406,314	\$836,005	\$836,005	59.45%
4	CONTINENTAL CASUALTY COMPANY	5.45%	\$443,862	\$443,862	\$192,839	\$192,839	43.45%
5	IGF INSURANCE COMPANY	4.79%	\$389,946	\$389,946	\$412,383	\$425,358	109.08%
6	AMERICAN ALLIANCE INSURANCE COMPANY	3.64%	\$296,369	\$296,369	\$345,377	\$345,377	116.54%
7	AGRI GENERAL INSURANCE COMPANY	2.00%	\$162,891	\$162,891	\$82,378	\$84,378	51.80%
8	MILLERS MUTUAL FIRE INSURANCE CO THE	1.64%	\$133,782	\$133,782	\$106,214	\$106,214	79.39%
9	EMPIRE FIRE AND MARINE INSURANCE CO	1.10%	\$89,886	\$89,886	\$109,725	\$116,145	129.21%
10	TWIN CITY FIRE INS CO	1.10%	\$89,369	\$89,369	\$11,106	\$11,106	12.43%
11	STATE FARM FIRE AND CASUALTY CO	0.49%	\$39,612	\$39,612	\$48,888	\$48,888	123.42%
12	HARTFORD CASUALTY INS CO	0.02%	\$1,591	\$1,591	\$0	\$0	0.00%
13	CONTINENTAL INSURANCE COMPANY THE	0.00%	\$0	\$42	\$0	\$0	0.00%
14	GREAT AMERICAN INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
TOTAL		100.00%	\$8,137,109	\$8,137,151	\$5,834,645	\$5,851,515	71.91%



**1998 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - OCEAN MARINE**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	ST PAUL FIRE & MARINE INSURANCE CO	40.05%	\$14,150,787	\$13,513,531	\$9,035,525	\$9,800,708	72.53%
2	CONTINENTAL INSURANCE COMPANY THE	12.00%	\$4,241,198	\$4,096,010	\$1,852,193	\$117,319	2.86%
3	AMERICAN HOME ASSURANCE COMPANY	10.16%	\$3,590,128	\$3,521,775	\$3,511,263	\$4,748,347	134.83%
4	COMMERCIAL UNION INSURANCE COMPANY	5.88%	\$2,078,199	\$3,184,866	\$1,898,647	\$1,898,139	59.60%
5	FEDERAL INSURANCE COMPANY	3.47%	\$1,227,808	\$1,232,123	\$249,267	\$361,552	29.34%
6	AMERICAN NATIONAL FIRE INSURANCE CO	3.22%	\$1,138,647	\$1,247,704	\$283,351	\$510,246	40.89%
7	AFFILIATED FM INSURANCE COMPANY	2.46%	\$868,768	\$880,293	\$577,332	\$812,982	92.35%
8	ROYAL INSURANCE COMPANY OF AMERICA	1.89%	\$669,560	\$948,991	\$68,075	\$121,493	12.80%
9	RELIANCE INSURANCE COMPANY	1.79%	\$631,250	\$775,615	\$125,933	\$73,503	9.48%
10	FIREMANS FUND INSURANCE COMPANY	1.62%	\$570,727	\$571,262	\$524,403	\$1,404,010	245.77%
11	UNDERWRITERS INSURANCE COMPANY	1.41%	\$499,099	\$1,208,171	\$2,587,601	\$2,264,894	187.46%
12	NEW YORK MARINE & GENERAL INS CO	1.28%	\$451,157	\$725,035	-\$291	-\$68,637	-9.47%
13	HARTFORD FIRE INSURANCE COMPANY	1.22%	\$430,060	\$441,671	\$120,966	\$32,304	7.31%
14	BUCKEYE UNION INSURANCE COMPANY	1.19%	\$418,750	\$447,436	\$117,940	\$123,009	27.49%
15	MARKEL AMERICAN INSURANCE COMPANY	1.00%	\$354,892	\$351,282	\$66,022	\$106,606	30.35%
16	OLD UNITED CASUALTY COMPANY	0.99%	\$349,687	\$367,528	\$190,155	\$556,444	151.40%
17	NORTHERN ASSURANCE CO OF AMERICA	0.97%	\$343,494	\$341,905	\$103,959	\$111,358	32.57%
18	ZURICH INSURANCE COMPANY	0.81%	\$287,130	\$430,969	\$52,344	\$31,926	7.41%
19	CIGNA INSURANCE COMPANY	0.73%	\$257,702	\$176,193	\$28,540	\$72,184	40.97%
20	SECURITY INSURANCE CO OF HARTFORD	0.67%	\$237,709	\$251,226	\$1,567,403	\$367,499	146.28%
21	INTERCARGO INSURANCE COMPANY	0.66%	\$234,010	\$238,596	\$6,767	\$5,127	2.15%
22	NEW HAMPSHIRE INSURANCE COMPANY	0.65%	\$231,275	\$329,430	\$61,694	\$87,037	26.42%
23	UNITED SERVICES AUTOMOBILE ASSOCIATION	0.55%	\$193,676	\$187,855	\$126,880	\$144,062	76.69%
24	TIG INSURANCE COMPANY	0.48%	\$171,238	\$180,599	\$21,695	-\$5,453	-3.02%
25	ALBANY INSURANCE COMPANY	0.40%	\$141,591	\$138,957	\$2,889	\$28,393	20.43%
26	VIRGINIA SURETY COMPANY INC	0.36%	\$128,469	\$128,469	\$0	\$600	0.47%
27	HIGHLANDS INSURANCE COMPANY	0.32%	\$114,143	\$154,990	\$0	\$87,302	56.33%
28	STATE AUTOMOBILE MUTUAL INS CO	0.27%	\$94,341	\$94,552	\$56,477	\$56,594	59.85%
29	AMERICAN MODERN HOME INSURANCE CO	0.26%	\$91,072	\$30,112	\$7,026	\$12,740	42.31%
30	TRAVELERS INDEMNITY CO OF ILLINOIS	0.25%	\$89,989	\$134,737	\$101,053	\$149,049	110.62%
31	ST PAUL GUARDIAN INSURANCE COMPANY	0.24%	\$84,106	\$90,493	\$30,408	\$36,390	40.21%
32	STANDARD FIRE INSURANCE COMPANY	0.23%	\$80,933	\$73,706	\$23,395	\$26,274	35.65%
33	CENTENNIAL INSURANCE COMPANY	0.20%	\$72,297	\$69,963	\$3,957	-\$12,052	-17.23%
34	U S SPECIALTY INSURANCE COMPANY	0.19%	\$68,559	\$53,202	\$5,631	\$5,631	10.58%
35	EMPLOYERS FIRE INSURANCE COMPANY	0.19%	\$68,476	\$67,430	\$66,665	\$61,078	90.58%
36	LUMBERMENS MUTUAL CASUALTY CO	0.16%	\$56,508	\$61,956	-\$48,230	-\$34,236	-55.26%
37	HARTFORD UNDERWRITERS INSURANCE CO	0.13%	\$45,766	\$40,667	\$3,770	\$3,708	9.12%
38	ARKWRIGHT MUTUAL INSURANCE CO	0.12%	\$42,588	\$39,158	\$32,497	\$22,837	58.32%
39	LIBERTY MUTUAL FIRE INSURANCE CO	0.12%	\$42,263	\$41,553	\$17,989	\$12,989	31.26%
40	GUARANTY NATIONAL INSURANCE COMPANY	0.12%	\$42,144	\$19,714	\$4,633	\$8,595	43.60%
41	GULF INSURANCE COMPANY	0.11%	\$40,000	\$9,973	\$0	\$0	0.00%
42	USAA CASUALTY INSURANCE COMPANY	0.11%	\$39,779	\$36,981	\$13,845	\$17,267	46.69%
43	ALLENDALE MUTUAL INSURANCE COMPANY	0.08%	\$29,650	\$46,162	\$10,583	\$13,577	29.41%
44	TRAVELERS INDEMNITY COMPANY	0.08%	\$27,583	\$24,772	\$4,508	\$10,887	43.95%
45	INDEMNITY INSURANCE CO OF NORTH AMERICA	0.08%	\$27,106	\$29,295	\$47,029	\$36,817	125.68%
46	ECONOMY FIRE & CASUALTY COMPANY	0.07%	\$25,318	\$24,310	\$8,119	-\$7,897	-32.48%
47	PRUDENTIAL PROPERTY & CASUALTY INS CO	0.07%	\$25,123	\$25,100	\$9,356	\$12,729	50.71%
48	HANOVER INSURANCE COMPANY THE	0.06%	\$20,890	\$10,819	\$528	\$44,081	407.44%
49	RANGER INSURANCE COMPANY	0.05%	\$19,353	\$27,172	\$11,893	\$11,893	43.77%
50	AMERICAN MOTORISTS INSURANCE CO	0.05%	\$17,459	\$18,564	\$8,326	\$8,275	44.58%
51	INSURANCE COMPANY OF NORTH AMERICA	0.05%	\$16,500	\$25,105	\$3,669	\$3,681	14.66%
52	CIGNA PROPERTY & CASUALTY INS CO	0.05%	\$16,415	\$21,402	\$5,472	\$5,996	28.02%
53	UNITED STATES FIDELITY & GUARANTY CO	0.04%	\$14,583	\$14,736	\$15,392	\$15,767	107.00%
54	WASHINGTON INTERNATIONAL INSURANCE CO	0.04%	\$13,878	\$13,482	\$0	\$20,066	148.84%
55	FIDELITY AND CASUALTY CO OF NY	0.04%	\$13,540	\$47,551	\$3,481	-\$2,670	-5.62%

1998 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - OCEAN MARINE

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
56	NAVIGATORS INSURANCE COMPANY	0.04%	\$13,281	\$14,031	\$95,154	-\$75,362	-537.11%
57	STATE AUTO PROPERTY & CASUALTY INS CO	0.04%	\$13,118	\$13,106	\$7,224	\$7,220	55.09%
58	ECONOMY PREFERRED INSURANCE COMPANY	0.04%	\$12,682	\$9,635	\$3,096	\$2,586	26.84%
59	VANGUARD INSURANCE COMPANY	0.03%	\$10,000	\$10,458	\$0	\$56	0.54%
60	TRINITY UNIVERSAL INSURANCE COMPANY	0.03%	\$9,136	\$9,233	\$2,527	\$1,213	13.14%
61	HARTFORD CASUALTY INS CO	0.01%	\$4,662	\$4,055	\$0	-\$1	-0.02%
62	AMICA MUTUAL INSURANCE COMPANY	0.01%	\$4,056	\$3,418	\$2,605	\$2,605	76.21%
63	BANKERS STANDARD INSURANCE COMPANY	0.01%	\$4,037	\$3,353	\$0	\$140	4.18%
64	AMERICAN INSURANCE COMPANY THE	0.01%	\$3,802	\$1,701	\$0	\$207	12.17%
65	GREAT AMERICAN INSURANCE COMPANY	0.01%	\$3,270	\$2,861	\$199,212	-\$57,361	-2004.93%
66	INSURANCE CORPORATION OF NEW YORK	0.01%	\$3,043	\$3,333	\$273,208	-\$13,014	-390.46%
67	PROTECTION MUTUAL INSURANCE COMPANY	0.01%	\$3,000	\$3,000	\$0	\$0	0.00%
68	PENNSYLVANIA GENERAL INSURANCE CO	0.01%	\$2,897	\$2,897	\$0	\$0	0.00%
69	AMERICAN BANKERS INS CO OF FLORIDA	0.01%	\$2,860	\$2,860	\$5,590	\$6,005	209.97%
70	FOLKSAMERICA REINSURANCE COMPANY	0.01%	\$2,767	\$2,767	\$327,850	\$430,773	15568.23%
71	MASSACHUSETTS BAY INS CO	0.01%	\$2,063	\$13,700	\$6,527	\$15,657	114.28%
72	SOREMA NORTH AMERICA REINSURANCE CO	0.01%	\$2,053	\$2,499	\$300,678	\$122,995	4921.77%
73	AVEMCO INSURANCE COMPANY	0.01%	\$2,045	\$12,438	\$6,328	\$6,328	50.88%
74	ELECTRIC INSURANCE COMPANY	0.01%	\$1,807	\$1,168	\$0	\$0	0.00%
75	VIGILANT INSURANCE COMPANY	0.00%	\$1,638	\$1,841	\$0	-\$27	-1.47%
76	CONNECTICUT INDEMNITY COMPANY THE	0.00%	\$1,612	\$1,599	-\$3,171	-\$3,171	-198.31%
77	TRAVELERS INDEMNITY CO OF AMERICA	0.00%	\$1,421	\$1,220	\$0	\$271	22.21%
78	AMERICAN MANUFACTURERS MUTUAL INS CO	0.00%	\$1,242	\$1,082	\$0	\$54	4.99%
79	MUTUAL SERVICE CASUALTY INSURANCE CO	0.00%	\$952	\$595	\$0	\$0	0.00%
80	NATIONAL LIABILITY & FIRE INS CO	0.00%	\$921	\$1,000	\$109,283	\$1,801	180.10%
81	JOHN DEERE INSURANCE COMPANY	0.00%	\$750	\$1,863	\$0	\$57	3.06%
82	ECONOMY PREMIER ASSURANCE COMPANY	0.00%	\$611	\$538	\$1,373	\$1,458	271.00%
83	ATLANTIC MUTUAL INSURANCE COMPANY	0.00%	\$481	\$481	\$0	-\$65	-13.51%
84	TWIN CITY FIRE INS CO	0.00%	\$470	\$703	\$0	-\$27	-3.84%
85	AMERICAN EMPLOYERS INSURANCE CO	0.00%	\$353	\$353	\$0	-\$72	-20.40%
86	MAYFLOWER INSURANCE COMPANY LTD THE	0.00%	\$344	\$698	\$0	\$0	0.00%
87	HARTFORD ACCIDENT & INDEMNITY CO	0.00%	\$244	\$32	\$0	\$1	3.13%
88	SECURITY NATIONAL INSURANCE COMPANY	0.00%	\$201	\$153	\$0	\$5	3.27%
89	GLENS FALLS INSURANCE COMPANY THE	0.00%	\$100	\$391	\$0	\$0	0.00%
90	AUTOMOBILE INS CO OF HARTFORD CT	0.00%	\$94	\$62	\$0	\$634	1022.58%
91	TRINITY UNIVERSAL INS CO OF KANSAS INC	0.00%	\$82	\$112	\$0	\$2	1.79%
92	KANSAS CITY FIRE & MARINE INS CO	0.00%	\$36	\$756	\$0	-\$221	-29.23%
93	AMERICAS INSURANCE CO	0.00%	\$0	\$0	\$0	-\$411	N/A
94	CENTURY INDEMNITY COMPANY	0.00%	\$0	\$0	\$32,811	\$31,423	N/A
95	CLARENDON NATIONAL INS CO	0.00%	\$0	\$0	-\$157	-\$157	N/A
96	CONTINENTAL CASUALTY COMPANY	0.00%	\$0	\$0	\$0	-\$821	N/A
97	EMPIRE FIRE AND MARINE INSURANCE CO	0.00%	\$0	\$0	\$0	-\$15,000	N/A
98	EMPLOYERS INSURANCE OF WAUSAU A MUTUAL	0.00%	\$0	\$0	\$0	\$2,190	N/A
99	INTERNATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$57,810	N/A
100	NATIONAL UNION FIRE INS CO OF PITTSBURG	0.00%	\$0	\$0	\$0	-\$2,450	N/A
101	NORTH AMERICAN SPECIALTY INS CO	0.00%	\$0	\$0	\$0	-\$4,384	N/A
102	NORTH RIVER INSURANCE COMPANY THE	0.00%	\$0	\$0	\$0	-\$7	N/A
103	NORTHFIELD INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$101	N/A
104	PHOENIX ASSURANCE CO OF NEW YORK	0.00%	\$0	\$0	-\$1,750	-\$1,750	N/A
105	RELANCE NATIONAL INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	-\$599	N/A
106	ST PAUL INSURANCE CO OF ILLINOIS THE	0.00%	\$0	\$0	\$315,190	\$1,457	N/A
107	UNITED STATES FIRE INSURANCE CO	0.00%	\$0	\$0	\$0	-\$54,932	N/A
108	MARYLAND CASUALTY COMPANY	0.00%	-\$192	-\$736	\$0	\$443	-60.19%
109	FIREMENS INS CO OF NEWARK NEW JERSEY	0.00%	-\$394	-\$544	\$0	\$0	0.00%

**1998 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - OCEAN MARINE**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
110	UNITED PACIFIC INSURANCE COMPANY	0.00%	-\$407	\$2,312	\$21,268	\$21,241	918.73%
111	BOSTON OLD COLONY INSURANCE COMPANY	0.00%	-\$892	-\$85	\$0	\$0	0.00%
112	FIDELITY AND GUARANTY INSURANCE COMPANY	-0.01%	-\$1,875	\$7,766	\$0	\$331	4.26%
113	NORTHERN INSURANCE CO OF NEW YORK	-0.01%	-\$3,168	-\$3,958	\$88,749	\$57,035	-1441.01%
114	TRAVELERS CASUALTY AND SURETY CO	-0.02%	-\$5,674	-\$5,674	\$93,351	\$97,851	-1724.55%
TOTAL		100.00%	\$35,336,902	\$37,394,222	\$25,514,971	\$24,857,518	66.47%

**1998 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - INLAND MARINE (Including Auto Cargo)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	STATE FARM FIRE AND CASUALTY CO	9.55%	\$12,562,240	\$12,656,283	\$4,788,115	\$4,728,229	37.36%
2	FEDERAL INSURANCE COMPANY	7.44%	\$9,789,777	\$11,132,506	\$2,988,902	\$5,357,805	48.13%
3	ROYAL INDEMNITY COMPANY	6.41%	\$8,439,943	\$8,455,441	\$1,009,418	\$841,352	9.95%
4	NATIONAL UNION FIRE INS CO OF PITTSBURG	5.61%	\$7,387,061	\$7,505,162	\$3,325,671	\$10,139,946	135.11%
5	HARTFORD FIRE INSURANCE COMPANY	3.10%	\$4,077,300	\$4,092,937	\$2,464,341	\$2,670,440	65.25%
6	UNITED STATES FIDELITY & GUARANTY CO	2.73%	\$3,596,121	\$3,793,948	\$1,176,422	\$1,714,248	45.18%
7	MID CENTURY INSURANCE COMPANY	2.07%	\$2,724,915	\$2,648,468	\$1,818,395	\$1,594,675	60.21%
8	ALLEDALE MUTUAL INSURANCE COMPANY	2.05%	\$2,694,877	\$2,542,261	\$2,346,489	\$593,043	-23.33%
9	AMERICAN BANKERS INS CO OF FLORIDA	1.78%	\$2,335,587	\$2,381,184	\$434,208	\$460,596	19.34%
10	ASSURANCE COMPANY OF AMERICA	1.63%	\$2,140,981	\$2,073,439	\$1,137,739	\$1,068,910	51.55%
11	CONTINENTAL INSURANCE COMPANY THE	1.54%	\$2,024,131	\$2,005,502	\$1,260,137	\$960,195	47.88%
12	SAFECO INSURANCE CO OF AMERICA	1.44%	\$1,893,979	\$1,843,292	\$815,945	\$830,200	45.04%
13	COMMERCIAL UNION INSURANCE COMPANY	1.44%	\$1,892,567	\$1,934,176	\$1,823,480	\$3,864,083	199.78%
14	AMERICAN STATES INSURANCE COMPANY	1.41%	\$1,858,442	\$1,873,260	\$1,015,541	\$1,082,945	57.81%
15	TRAVELERS INDEMNITY CO OF ILLINOIS	1.34%	\$1,768,982	\$2,226,920	\$345,230	\$1,038,021	46.61%
16	ST PAUL FIRE & MARINE INSURANCE CO	1.30%	\$1,710,273	\$1,838,998	\$1,675,539	\$2,118,556	115.20%
17	GREAT WEST CASUALTY COMPANY	1.27%	\$1,669,066	\$1,731,081	\$1,065,858	\$1,209,995	69.90%
18	JOHN DEERE INSURANCE COMPANY	1.06%	\$1,392,424	\$1,182,042	\$990,904	\$1,075,499	90.99%
19	ALLSTATE INSURANCE COMPANY	1.05%	\$1,377,946	\$1,350,015	\$640,184	\$668,584	49.52%
20	TRITON INSURANCE COMPANY	1.02%	\$1,335,584	\$237,952	\$447,530	\$520,315	218.66%
21	ZURICH INSURANCE COMPANY	1.01%	\$1,323,073	\$1,394,151	\$8,038,796	\$8,738,807	626.82%
22	SHELTER MUTUAL INSURANCE CO	0.98%	\$1,291,999	\$1,228,781	\$443,519	\$455,586	37.08%
23	CONTINENTAL WESTERN INSURANCE CO	0.97%	\$1,272,110	\$1,211,532	\$760,103	\$1,047,999	86.50%
24	CONTINENTAL CASUALTY COMPANY	0.96%	\$1,259,687	\$843,232	\$265,905	\$246,021	29.18%
25	LUMBERMENS MUTUAL CASUALTY CO	0.89%	\$1,167,527	\$1,379,430	\$750,045	\$892,870	64.73%
26	LIBERTY MUTUAL FIRE INSURANCE CO	0.87%	\$1,147,287	\$1,231,010	\$520,706	\$237,646	19.30%
27	WESTCHESTER FIRE INSURANCE COMPANY	0.86%	\$1,138,070	\$649,765	\$310,782	\$1,816,336	279.54%
28	AMERICAN MODERN HOME INSURANCE CO	0.85%	\$1,123,605	\$1,229,283	\$441,288	\$422,746	34.39%
29	FEDERATED MUTUAL INSURANCE COMPANY	0.82%	\$1,083,649	\$1,117,484	\$575,764	\$521,694	46.68%
30	VOYAGER PROPERTY & CASUALTY INS CO	0.79%	\$1,045,516	\$1,040,385	\$449,775	\$474,050	45.56%
31	WESCO INSURANCE COMPANY	0.77%	\$1,013,196	\$629,299	\$104,671	\$94,662	15.04%
32	LIBERTY MUTUAL INSURANCE COMPANY	0.77%	\$1,009,345	\$941,388	\$789,576	\$992,888	105.47%
33	AMERICAN INSURANCE COMPANY THE	0.77%	\$1,006,702	\$942,301	\$4,407,252	\$4,391,977	466.09%
34	SECURITY INSURANCE CO OF HARTFORD	0.76%	\$995,028	\$975,469	\$1,133,804	\$639,633	65.57%
35	VIGILANT INSURANCE COMPANY	0.69%	\$913,413	\$940,260	\$302,831	\$284,848	30.29%
36	ALLIANZ INSURANCE COMPANY	0.67%	\$880,221	\$306,270	\$0	\$59,915	19.56%
37	UNITED FIRE AND CASUALTY COMPANY	0.65%	\$861,204	\$797,691	\$449,602	\$486,399	60.98%
38	ST PAUL MERCURY INSURANCE COMPANY	0.64%	\$847,406	\$906,830	\$181,065	\$143,084	15.78%
39	FIREMANS FUND INSURANCE COMPANY	0.62%	\$820,448	\$775,849	\$379,871	\$399,861	51.54%
40	NORTHLAND INSURANCE COMPANY	0.62%	\$815,291	\$772,056	\$416,252	\$402,247	52.10%
41	FIRST MARINE INS CO	0.62%	\$814,844	\$838,546	\$199,073	\$118,568	14.14%
42	JEWELERS MUTUAL INSURANCE COMPANY	0.60%	\$789,917	\$763,959	\$511,563	\$501,160	65.60%
43	PACIFIC INDEMNITY COMPANY	0.59%	\$771,157	\$780,714	\$454,646	\$435,502	55.78%
44	NATIONWIDE MUTUAL INSURANCE COMPANY	0.54%	\$716,038	\$707,291	\$610,522	\$248,783	35.17%
45	GENERAL ACCIDENT INS CO OF AMERICA	0.54%	\$705,313	\$651,517	\$332,753	\$408,062	62.63%
46	GREAT NORTHERN INSURANCE COMPANY	0.53%	\$702,408	\$589,288	\$179,902	\$183,400	31.12%
47	REDLAND INSURANCE COMPANY	0.53%	\$701,666	\$687,293	\$343,402	\$390,948	56.88%
48	INDEMNITY INSURANCE CO OF NORTH AMERICA	0.49%	\$646,174	\$657,722	\$831,635	\$469,954	71.45%
49	RELIANCE INSURANCE COMPANY	0.49%	\$640,895	\$624,414	\$43,968	\$528,821	84.69%
50	OHIO CASUALTY INSURANCE COMPANY	0.47%	\$615,518	\$568,368	\$540,770	\$574,978	101.16%
51	EMPLOYERS MUTUAL CASUALTY COMPANY	0.47%	\$612,824	\$543,698	\$103,931	\$191,810	35.28%
52	FARM BUREAU TOWN & COUNTRY INS CO OF MO	0.45%	\$597,850	\$584,964	\$227,309	\$231,286	39.54%
53	AMERICAN NATIONAL FIRE INSURANCE CO	0.45%	\$593,870	\$567,016	\$9,329	\$95,377	16.82%
54	RELIANCE NATIONAL INSURANCE COMPANY	0.45%	\$586,000	\$625,652	\$165,600	\$422,533	67.53%
55	STATE AUTO PROPERTY & CASUALTY INS CO	0.44%	\$574,450	\$587,610	\$205,026	\$168,802	28.73%

**1998 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - INLAND MARINE (Including Auto Cargo)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
56	ARKWRIGHT MUTUAL INSURANCE CO	0.43%	\$566,697	\$866,032	\$158,147	\$215,397	24.87%
57	MARYLAND CASUALTY COMPANY	0.41%	\$541,570	\$480,450	\$197,036	\$272,988	56.82%
58	CIGNA PROPERTY & CASUALTY INS CO	0.41%	\$538,656	\$390,056	\$109,917	\$171,028	43.85%
59	AGRICULTURAL INSURANCE COMPANY	0.40%	\$523,609	\$514,606	\$215,461	\$254,600	49.47%
60	GENESIS INSURANCE COMPANY	0.40%	\$521,691	\$494,589	\$0	\$41,000	8.29%
61	UNITED SERVICES AUTOMOBILE ASSOCIATION	0.39%	\$514,461	\$508,645	\$135,664	\$146,884	28.88%
62	PROGRESSIVE NORTHWESTERN INS CO	0.38%	\$498,865	\$479,443	\$258,488	\$259,664	54.16%
63	CINCINNATI INS CO THE	0.38%	\$494,757	\$439,026	\$121,796	\$151,566	34.52%
64	CAMERON MUTUAL INSURANCE COMPANY	0.37%	\$491,380	\$503,082	\$214,429	\$217,543	43.24%
65	AMERICAN HOME ASSURANCE COMPANY	0.36%	\$477,966	\$485,830	\$3,186,631	\$49,610	10.21%
66	UNITED SECURITY INSURANCE COMPANY	0.36%	\$477,640	\$431,777	\$243,640	\$214,613	49.70%
67	AMERICAN AUTOMOBILE INSURANCE CO	0.36%	\$474,072	\$439,140	\$158,431	\$142,051	32.35%
68	UNITED STATES FIRE INSURANCE CO	0.36%	\$468,530	\$454,917	\$179,209	\$392,987	86.39%
69	BITUMINOUS CASUALTY CORPORATION	0.34%	\$449,064	\$470,390	\$303,918	\$339,981	72.28%
70	AUTO OWNERS INSURANCE CO MUTUAL	0.34%	\$444,464	\$394,593	\$85,679	\$88,536	22.44%
71	VANLINER INSURANCE COMPANY	0.32%	\$424,935	\$407,221	\$187,556	\$165,225	40.57%
72	COMPUTER INSURANCE COMPANY	0.32%	\$421,363	\$353,053	\$9,012	\$1,329	0.38%
73	AMERICAN STATES PREFERRED INS CO	0.32%	\$420,349	\$428,187	\$139,178	\$170,813	39.89%
74	MARKEL AMERICAN INSURANCE COMPANY	0.30%	\$397,225	\$334,778	\$90,832	\$105,161	31.41%
75	TRAVELERS INDEMNITY COMPANY	0.29%	\$383,525	\$356,728	\$61,561	\$99,917	28.01%
76	STAR INSURANCE COMPANY	0.28%	\$372,595	\$372,595	\$239,935	\$246,736	66.22%
77	CIGNA INSURANCE COMPANY	0.28%	\$369,771	\$395,344	\$275,569	\$253,414	64.10%
78	HAWKEYE SECURITY INSURANCE COMPANY	0.28%	\$363,388	\$364,289	\$207,959	\$232,259	63.76%
79	GRINNELL MUTUAL REINSURANCE COMPANY	0.28%	\$363,252	\$347,963	\$437,075	\$437,335	125.68%
80	OWNERS INSURANCE COMPANY	0.27%	\$355,607	\$354,588	\$249,809	\$240,874	67.93%
81	ROYAL INSURANCE COMPANY OF AMERICA	0.25%	\$327,433	\$430,104	\$469,784	\$544,732	126.65%
82	UNIVERSAL UNDERWRITERS INS CO	0.25%	\$325,436	\$365,700	\$255,777	\$236,314	64.62%
83	LINCOLN GENERAL INSURANCE CO	0.24%	\$321,753	\$397,682	\$364,423	\$328,875	82.70%
84	TIG INSURANCE COMPANY	0.23%	\$307,501	\$164,247	\$11,699	\$55,691	33.91%
85	GERLING AMERICA INSURANCE COMPANY	0.23%	\$297,295	\$250,999	\$0	\$25,812	10.28%
86	FIRE INSURANCE EXCHANGE	0.22%	\$294,389	\$271,135	\$130,627	\$143,037	52.75%
87	ASSOCIATES INSURANCE COMPANY	0.21%	\$281,882	\$290,144	\$189,034	\$173,531	59.81%
88	BIRMINGHAM FIRE INS CO OF PA	0.21%	\$279,121	\$226,253	\$8,530	\$23,202	10.25%
89	ALLIED PROPERTY & CASUALTY INS CO	0.20%	\$265,962	\$250,951	\$44,427	\$76,295	30.40%
90	MILLERS MUTUAL INSURANCE ASSOCIATION	0.20%	\$264,633	\$270,769	\$133,544	\$115,813	42.77%
91	HOUSEHOLD INSURANCE COMPANY	0.20%	\$262,878	\$262,878	\$15,646	\$26,065	9.92%
92	AMERICAN NATIONAL PROPERTY & CASUALTY C	0.20%	\$261,122	\$247,356	\$57,151	\$70,654	28.56%
93	BITUMINOUS FIRE AND MARINE INS CO	0.20%	\$260,503	\$228,962	\$150,306	\$275,206	120.20%
94	AFFILIATED FM INSURANCE COMPANY	0.19%	\$255,013	\$237,895	\$295,964	-\$38,920	-16.36%
95	ST PAUL PROPERTY & CASUALTY INS CO	0.19%	\$253,924	\$190,068	\$106,094	\$107,901	56.77%
96	GENERAL CASUALTY CO OF WISCONSIN	0.19%	\$246,887	\$184,641	\$72,683	\$81,805	44.30%
97	ATLANTIC MUTUAL INSURANCE COMPANY	0.19%	\$245,748	\$231,391	\$127,332	\$133,706	57.78%
98	ST PAUL GUARDIAN INSURANCE COMPANY	0.19%	\$244,343	\$243,274	\$148,935	\$141,968	58.36%
99	VESTA FIRE INSURANCE CORP	0.19%	\$244,193	\$234,760	\$149,786	\$184,164	78.45%
100	AMEX ASSURANCE COMPANY	0.17%	\$225,391	\$225,391	\$88,263	\$85,173	37.79%
101	UNION INSURANCE CO OF PROVIDENCE	0.17%	\$224,805	\$216,087	\$307,980	\$364,062	168.48%
102	PROTECTION MUTUAL INSURANCE COMPANY	0.16%	\$214,381	\$422,114	\$0	-\$323,926	-76.74%
103	LYNDON PROPERTY INSURANCE COMPANY	0.16%	\$209,109	\$219,525	\$272,321	\$265,441	120.92%
104	INTERNATIONAL BUS & MERCANTILE REASSUR	0.16%	\$206,378	\$193,025	\$98,889	\$128,939	66.80%
105	AUTOMOBILE INS CO OF HARTFORD CT	0.15%	\$203,119	\$189,587	\$77,521	\$91,609	48.32%
106	TRAVELERS INDEMNITY CO OF AMERICA	0.15%	\$198,591	\$261,874	\$78,121	\$107,807	41.17%
107	AMERICAN RELIABLE INSURANCE COMPANY	0.15%	\$197,965	\$236,810	\$85,135	\$39,539	16.70%
108	FORUM INSURANCE COMPANY	0.15%	\$195,442	\$196,275	\$30,141	\$28,502	14.52%
109	REPUBLIC WESTERN INS CO	0.15%	\$193,972	\$196,841	\$121,304	\$167,472	85.08%

**1998 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - INLAND MARINE (Including Auto Cargo)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
110	GULF INSURANCE COMPANY	0.14%	\$189,215	\$190,633	\$5,640	\$18,640	9.78%
111	AMERICAN FAMILY MUTUAL INS CO	0.14%	\$185,620	\$183,864	\$106,623	\$102,081	55.52%
112	ECONOMY PREFERRED INSURANCE COMPANY	0.14%	\$182,851	\$176,761	\$108,131	\$81,663	46.20%
113	HARTFORD UNDERWRITERS INSURANCE CO	0.13%	\$174,390	\$168,360	\$53,532	\$40,796	24.23%
114	FARMERS ALLIANCE MUTUAL INS CO	0.13%	\$174,135	\$178,100	\$102,150	\$133,150	74.76%
115	MUTUAL SERVICE CASUALTY INSURANCE CO	0.12%	\$162,983	\$169,011	\$44,644	-\$2,606	-1.54%
116	EMPLOYERS INSURANCE OF WAUSAU A MUTUAL	0.12%	\$160,908	\$166,812	\$140,673	\$62,074	37.21%
117	YOSEMITE INSURANCE COMPANY	0.12%	\$159,809	\$163,548	\$22,420	\$18,742	11.46%
118	MONTGOMERY WARD INSURANCE COMPANY	0.12%	\$158,745	\$160,737	\$15,389	\$42,070	26.17%
119	USAA CASUALTY INSURANCE COMPANY	0.12%	\$155,764	\$148,251	\$58,332	\$62,307	42.03%
120	COLUMBIA MUTUAL INSURANCE CO	0.12%	\$154,048	\$147,270	\$21,997	\$11,565	7.85%
121	TRANSPORTATION INSURANCE COMPANY	0.11%	\$150,887	\$128,699	\$17,424	\$18,906	14.69%
122	EMPIRE FIRE AND MARINE INSURANCE CO	0.11%	\$149,880	\$154,066	\$135,780	\$178,565	115.90%
123	MENDOTA INSURANCE COMPANY	0.11%	\$149,803	\$151,031	\$42,266	\$46,481	30.78%
124	GENERAL INSURANCE CO OF AMERICA	0.11%	\$149,716	\$153,403	\$47,318	\$64,573	42.09%
125	NORDSTERN INSURANCE CO OF AMERICA	0.11%	\$148,737	\$147,403	\$161,814	\$263,334	178.65%
126	METROPOLITAN PROPERTY & CASUALTY INS CO	0.11%	\$148,334	\$156,648	\$60,826	\$50,855	32.46%
127	AMERICAN LIVE STOCK INSURANCE CO	0.11%	\$141,132	\$142,026	\$94,836	\$94,106	66.26%
128	CENTENNIAL INSURANCE COMPANY	0.11%	\$138,684	\$176,138	\$79,834	\$47,407	26.91%
129	GUIDANT SPECIALTY MUTUAL INSURANCE CO	0.10%	\$136,280	\$137,525	\$41,102	\$40,538	29.48%
130	AMERICAN ECONOMY INSURANCE COMPANY	0.10%	\$134,358	\$136,516	\$52,545	\$45,818	33.56%
131	CANAL INSURANCE COMPANY	0.10%	\$129,390	\$120,038	\$23,214	-\$5,866	-4.89%
132	AMERICAN MOTORISTS INSURANCE CO	0.10%	\$129,111	\$185,804	\$39,382	\$38,894	20.93%
133	STANDARD FIRE INSURANCE COMPANY	0.09%	\$122,039	\$77,742	\$37,248	\$34,065	43.82%
134	ARMED FORCES INSURANCE EXCHANGE	0.09%	\$119,530	\$118,567	\$14,898	\$17,007	14.34%
135	FARMERS AND MERCHANTS INSURANCE CO	0.09%	\$118,409	\$146,859	\$31,646	\$36,760	25.03%
136	FIDELITY AND DEPOSIT CO MARYLAND	0.09%	\$117,115	\$226,575	\$9,416	-\$3,258	-1.44%
137	FIRST NATIONAL INS CO OF AMERICA	0.09%	\$114,069	\$52,077	\$0	-\$484	-0.89%
138	EMPLOYERS FIRE INSURANCE COMPANY	0.08%	\$111,207	\$126,508	\$53,002	\$50,299	39.76%
139	TRI STATE INSURANCE CO OF MINNESOTA	0.08%	\$108,592	\$82,937	\$68,863	\$51,251	61.80%
140	ALBANY INSURANCE COMPANY	0.08%	\$105,857	\$141,124	\$45,278	\$44,549	31.57%
141	MARKEL INSURANCE COMPANY	0.08%	\$104,966	\$92,856	\$7,251	\$8,033	8.65%
142	CALVERT INSURANCE COMPANY	0.08%	\$104,681	\$98,954	\$36,711	\$36,396	36.78%
143	ASSOCIATED INDEMNITY CORPORATION	0.08%	\$99,015	\$121,325	\$18,479	\$9,748	8.03%
144	ATHENA ASSURANCE COMPANY	0.07%	\$98,652	\$85,158	\$114,826	\$116,978	137.37%
145	RELIANCE NATIONAL INDEMNITY COMPANY	0.07%	\$98,164	\$99,027	\$1,056	-\$40,716	-41.12%
146	NATIONAL FIRE INS CO OF HARTFORD	0.07%	\$96,226	\$56,925	\$0	\$1,412	2.48%
147	LEGION INSURANCE COMPANY	0.07%	\$95,962	\$108,010	\$1,660	\$177,237	164.09%
148	SENTRY INSURANCE A MUTUAL COMPANY	0.07%	\$94,233	\$96,334	\$20,630	\$10,076	10.46%
149	MILLERS CLASSIFIED INSURANCE COMPANY	0.07%	\$91,936	\$94,488	\$32,325	\$23,856	25.25%
150	RLJ INSURANCE COMPANY	0.07%	\$88,724	\$326,887	\$0	-\$127	-0.04%
151	CHARTER OAK FIRE INSURANCE CO THE	0.07%	\$88,547	\$114,671	\$34,838	\$38,039	33.17%
152	ILLINOIS NATIONAL INSURANCE COMPANY	0.06%	\$84,737	\$96,515	\$0	\$13,857	14.36%
153	CONNECTICUT INDEMNITY COMPANY THE	0.06%	\$84,093	\$79,124	\$39,515	\$112,521	142.21%
154	TRAVELERS CASUALTY AND SURETY CO	0.06%	\$83,210	\$166,202	\$91,337	\$296,132	178.18%
155	FIDELITY AND GUARANTY INSURANCE COMPANY	0.06%	\$82,104	\$87,401	\$6,632	\$45,276	51.80%
156	SECURA INSURANCE A MUTUAL COMPANY	0.06%	\$80,100	\$87,070	\$25,763	\$26,065	29.94%
157	SOREMA NORTH AMERICA REINSURANCE CO	0.06%	\$79,861	\$80,596	\$0	\$26,500	32.88%
158	TRAVELERS INDEMNITY CO OF CONNECTICUT	0.06%	\$79,645	\$67,124	\$7,622	\$10,865	16.19%
159	AMCO INSURANCE COMPANY	0.06%	\$77,929	\$70,543	\$7,549	\$7,046	9.99%
160	FRONTIER INSURANCE COMPANY	0.06%	\$77,108	\$32,353	\$0	-\$1,381	-4.27%
161	VIRGINIA SURETY COMPANY INC	0.06%	\$73,449	\$73,449	\$948	-\$89,315	-121.60%
162	UTICA MUTUAL INSURANCE COMPANY	0.05%	\$71,894	\$10,609	\$40,493	\$40,493	381.69%
163	COMMERCE AND INDUSTRY INSURANCE CO	0.05%	\$71,096	\$71,741	\$0	-\$10,080	-14.05%

**1998 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - INLAND MARINE (Including Auto Cargo)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
164	PRUDENTIAL PROPERTY & CASUALTY INS CO	0.05%	\$69,138	\$71,557	\$31,249	\$34,419	48.10%
165	DEPOSITORS INSURANCE COMPANY	0.05%	\$68,232	\$51,697	\$9,434	\$6,160	11.92%
166	NORTHERN INSURANCE CO OF NEW YORK	0.05%	\$67,100	\$81,923	\$22,965	\$21,270	25.96%
167	PENNSYLVANIA GENERAL INSURANCE CO	0.05%	\$64,729	\$66,262	\$9,728	\$19,800	29.88%
168	STATE AUTOMOBILE MUTUAL INS CO	0.05%	\$60,345	\$41,015	\$20,536	\$14,187	34.59%
169	OCCIDENTAL FIRE & CAS CO OF NC	0.05%	\$59,857	\$41,247	\$43,012	\$43,012	104.28%
170	WEST AMERICAN INSURANCE COMPANY	0.04%	\$58,182	\$63,902	\$35,219	\$30,943	48.42%
171	CLARENDON NATIONAL INS CO	0.04%	\$55,838	\$63,582	\$9,624	\$9,763	15.35%
172	GREAT AMERICAN INSURANCE COMPANY	0.04%	\$53,749	\$48,926	\$1,021	\$2,259	4.62%
173	PHOENIX INSURANCE COMPANY THE	0.04%	\$53,399	\$73,947	\$19,007	\$26,618	36.00%
174	NATIONAL INDEMNITY COMPANY	0.04%	\$51,080	\$41,338	\$8,459	\$12,914	31.24%
175	CIGNA FIRE UNDERWRITERS INS CO	0.04%	\$51,032	\$26,265	\$0	\$3,014	11.48%
176	INSURANCE COMPANY OF NORTH AMERICA	0.04%	\$50,416	\$255,294	\$93,738	\$37,491	14.69%
177	HARTFORD STEAM BOILER INSPECTION & INS	0.04%	\$49,849	\$51,564	\$3,123	\$3,123	6.06%
178	WESTPORT INSURANCE CORPORATION	0.04%	\$49,321	\$50,018	\$51,620	\$50,547	101.06%
179	HARTFORD CASUALTY INS CO	0.04%	\$49,129	\$73,883	\$82,116	\$70,643	95.61%
180	OMAHA PROPERTY AND CASUALTY INS CO	0.04%	\$48,067	\$43,199	\$21,880	\$23,673	54.80%
181	FARMERS INSURANCE EXCHANGE	0.04%	\$47,736	\$38,410	\$11,885	\$11,674	30.39%
182	AMERICAN EMPLOYERS INSURANCE CO	0.04%	\$46,833	\$52,294	\$16,164	\$9,081	17.37%
183	SECURITY NATIONAL INSURANCE COMPANY	0.04%	\$46,576	\$42,087	\$1,350	\$1,976	4.70%
184	FIRST SPECIALTY INSURANCE CORPORATION	0.03%	\$45,600	\$45,600	\$0	\$7,208	15.81%
185	NORTH AMERICAN SPECIALTY INS CO	0.03%	\$45,066	\$55,811	\$5,190	-\$18,902	-33.87%
186	VALIANT INS CO	0.03%	\$44,202	\$55,072	\$43,034	\$47,390	86.05%
187	NORTHFIELD INSURANCE COMPANY	0.03%	\$43,694	\$38,440	\$621	\$689	1.79%
188	PHARMACISTS MUTUAL INSURANCE COMPANY	0.03%	\$43,372	\$41,622	\$5,019	-\$1,231	-2.96%
189	NORTHERN ASSURANCE CO OF AMERICA	0.03%	\$41,370	\$45,693	\$17,746	\$16,629	36.39%
190	MICHIGAN MUTUAL INSURANCE COMPANY	0.03%	\$39,680	\$37,990	-\$5,666	-\$5,900	-15.53%
191	GRAIN DEALERS MUTUAL INSURANCE CO	0.03%	\$39,580	\$40,250	\$61,872	\$55,251	137.27%
192	FIRST COMMUNITY INSURANCE COMPANY	0.03%	\$38,143	\$36,034	-\$194	\$2,646	7.34%
193	COLORADO CASUALTY INSURANCE COMPANY	0.03%	\$37,937	\$36,322	\$9,620	\$10,860	29.90%
194	TRINITY UNIVERSAL INSURANCE COMPANY	0.03%	\$36,434	\$38,782	\$14,083	\$9,166	23.63%
195	GREENWICH INSURANCE COMPANY	0.03%	\$36,126	\$26,961	\$3,510	\$9,405	34.88%
196	CHRYSLER INSURANCE COMPANY	0.03%	\$35,504	\$36,810	\$2,486	\$6,699	18.20%
197	ECONOMY FIRE & CASUALTY COMPANY	0.03%	\$34,732	\$34,973	\$11,642	\$8,509	24.33%
198	CITIZENS INS CO OF AMERICA	0.03%	\$34,713	\$52,423	\$4,568	\$1,432	2.73%
199	NATIONWIDE MUTUAL FIRE INSURANCE CO	0.03%	\$34,288	\$35,301	\$21,435	\$19,888	56.28%
200	TRUCK INSURANCE EXCHANGE	0.03%	\$33,652	\$22,379	\$3,068	\$3,896	17.41%
201	CAROLINA CASUALTY INSURANCE COMPANY	0.02%	\$32,893	\$25,584	-\$20,850	-\$12,083	-47.23%
202	CHICAGO INSURANCE COMPANY	0.02%	\$32,629	\$6,756	\$0	\$1,456	21.55%
203	JEFFERSON INSURANCE CO OF NEW YORK	0.02%	\$32,433	\$23,841	\$4,291	\$4,401	18.46%
204	COREGIS INSURANCE COMPANY	0.02%	\$32,281	\$7,451	\$1,225	\$3,592	48.21%
205	ALLIANZ UNDERWRITERS INSURANCE COMPANY	0.02%	\$32,132	\$110,899	\$0	\$69,839	62.98%
206	FIDELITY AND CASUALTY CO OF NY	0.02%	\$31,599	\$116,135	\$11,240	\$8,234	7.09%
207	LITTITZ MUTUAL INSURANCE COMPANY	0.02%	\$31,513	\$30,199	\$40,912	\$48,017	159.00%
208	ALLIANCE INSURANCE COMPANY INC	0.02%	\$28,994	\$35,113	\$7,486	\$7,486	21.32%
209	SAGAMORE INSURANCE COMPANY	0.02%	\$26,783	\$19,601	\$2,500	\$29,600	151.01%
210	HANOVER INSURANCE COMPANY THE	0.02%	\$24,210	\$44,121	\$13,570	\$13,561	30.74%
211	MASSACHUSETTS BAY INS CO	0.02%	\$24,170	\$25,544	\$0	-\$1,590	-6.22%
212	MILLERS MUTUAL FIRE INSURANCE CO THE	0.02%	\$23,803	\$20,389	\$0	-\$4,145	-20.33%
213	TWIN CITY FIRE INS CO	0.02%	\$23,512	\$23,175	\$7,160	\$7,114	30.70%
214	FEDERATED RURAL ELECTRIC INS CORP	0.02%	\$22,047	\$21,980	\$33,141	\$33,126	150.71%
215	AMERICAN FIRE & CASUALTY COMPANY	0.02%	\$21,356	\$23,862	\$7,028	\$6,804	28.51%
216	TRANSCONTINENTAL INSURANCE COMPANY	0.02%	\$20,230	\$22,098	\$4,438	\$4,062	18.38%
217	AMERICAN SECURITY INSURANCE COMPANY	0.02%	\$19,798	\$19,798	\$0	-\$105	-0.53%



**1998 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - INLAND MARINE (Including Auto Cargo)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
218	AMERICAN STATES INSURANCE CO TX	0.02%	\$19,782	\$20,935	\$5,276	\$5,276	25.20%
219	MINNESOTA FIRE AND CASUALTY COMPANY	0.01%	\$18,321	\$15,228	\$674	\$174	1.14%
220	ROCKFORD MUTUAL INSURANCE COMPANY	0.01%	\$18,249	\$18,164	\$0	\$0	0.00%
221	DIAMOND STATE INSURANCE COMPANY	0.01%	\$18,162	\$2,270	\$0	\$0	0.00%
222	VANGUARD INSURANCE COMPANY	0.01%	\$17,816	\$12,643	\$0	\$506	4.00%
223	METROPOLITAN GROUP PROP & CAS INS CO	0.01%	\$17,440	\$15,942	\$2,684	\$2,723	17.08%
224	AMERICAN MANUFACTURERS MUTUAL INS CO	0.01%	\$17,296	\$40,816	-\$99	\$1,173	2.87%
225	NORTHBROOK NATIONAL INS CO	0.01%	\$16,758	\$23,697	\$380	-\$257	-1.08%
226	TRINITY UNIVERSAL INS CO OF KANSAS INC	0.01%	\$16,721	\$17,573	\$46,132	\$45,136	256.85%
227	NATIONAL AMERICAN INSURANCE COMPANY	0.01%	\$15,235	\$11,649	\$0	-\$95	-0.82%
228	WAUSAU UNDERWRITERS INS CO	0.01%	\$14,580	\$14,370	\$0	\$321	2.23%
229	NEW HAMPSHIRE INSURANCE COMPANY	0.01%	\$14,345	\$12,836	\$0	\$71	0.55%
230	AMERICAN CASUALTY CO OF READING PA	0.01%	\$13,475	\$14,953	\$3,506	\$99,151	663.08%
231	NORTH RIVER INSURANCE COMPANY THE	0.01%	\$13,465	\$6,030	\$0	\$89	1.48%
232	HARCO NATIONAL INSURANCE COMPANY	0.01%	\$13,277	\$12,102	\$0	-\$19	-0.16%
233	GREAT DIVIDE INSURANCE COMPANY	0.01%	\$12,226	\$8,697	\$0	-\$71	-0.82%
234	FIDELITY & GUARANTY INS UNDERWRITERS	0.01%	\$10,873	\$19,691	\$932	\$1,315	6.68%
235	INDIANA LUMBERMENS MUTUAL INS CO	0.01%	\$10,820	\$11,544	\$10,730	\$10,730	92.95%
236	TEACHERS INSURANCE COMPANY	0.01%	\$10,320	\$9,552	\$0	\$790	8.27%
237	AMICA MUTUAL INSURANCE COMPANY	0.01%	\$10,315	\$10,627	\$14,626	\$11,017	103.67%
238	PENNSYLVANIA LUMBERMENS MUTUAL INS CO	0.01%	\$10,296	\$7,663	\$0	\$0	0.00%
239	ATLAS ASSURANCE CO OF AMERICA	0.01%	\$9,967	\$13,931	\$3,159	\$9,779	70.20%
240	STATEWIDE INSURANCE COMPANY	0.01%	\$9,651	\$4,302	\$8,762	\$14,175	329.50%
241	HORACE MANN INSURANCE COMPANY	0.01%	\$9,107	\$9,435	\$858	\$912	9.67%
242	BANKERS STANDARD INSURANCE COMPANY	0.01%	\$8,989	\$9,534	\$2,476	\$2,079	21.81%
243	TOKIO MARINE AND FIRE INS CO LTD (US BR	0.01%	\$8,854	\$6,941	\$0	-\$689	-9.93%
244	OLD REPUBLIC INSURANCE COMPANY	0.01%	\$8,805	\$7,917	\$0	\$2,991	37.78%
245	UNITED PACIFIC INSURANCE COMPANY	0.01%	\$8,700	\$4,243	\$0	\$218	5.14%
246	EMCASCO INSURANCE COMPANY	0.01%	\$8,666	\$8,342	\$3,593	\$3,671	44.01%
247	TRUSTGARD INSURANCE COMPANY	0.01%	\$8,660	\$7,568	\$3,500	\$3,567	47.13%
248	ALLSTATE INDEMNITY COMPANY	0.01%	\$8,528	\$5,490	\$2,450	\$3,681	67.05%
249	NOBEL INSURANCE COMPANY	0.01%	\$8,396	\$4,627	\$4,669	\$6,815	147.29%
250	VALLEY FORGE INSURANCE COMPANY	0.01%	\$8,263	\$8,602	\$41,859	\$23,997	278.97%
251	GENERAL STAR NATIONAL INS CO	0.01%	\$7,750	\$3,181	\$0	\$0	0.00%
252	OAK RIVER INSURANCE COMPANY	0.01%	\$7,437	\$6,157	\$0	\$154	2.50%
253	AMERICAN FAMILY HOME INSURANCE CO	0.01%	\$7,049	\$7,048	\$0	\$0	0.00%
254	FARMLAND MUTUAL INSURANCE COMPANY	0.01%	\$6,851	\$6,428	\$0	\$0	0.00%
255	AMERICAN INDEMNITY COMPANY	0.01%	\$6,834	\$6,893	\$0	\$0	0.00%
256	RANGER INSURANCE COMPANY	0.01%	\$6,793	\$6,705	\$0	-\$881	-13.14%
257	PACIFIC SPECIALTY INSURANCE COMPANY	0.01%	\$6,765	\$2,239	\$597	\$597	26.66%
258	GLOBE INDEMNITY COMPANY	0.01%	\$6,600	\$5,477	\$4,376	\$4,552	83.11%
259	LIBERTY INSURANCE CORPORATION	0.00%	\$6,278	\$6,170	\$0	\$2,750	44.57%
260	CHURCH MUTUAL INSURANCE COMPANY	0.00%	\$5,955	\$8,601	\$0	-\$865	-10.06%
261	REGENT INSURANCE COMPANY	0.00%	\$5,710	\$5,566	\$2,410	\$5,919	106.34%
262	GRANITE STATE INSURANCE COMPANY	0.00%	\$4,981	\$7,681	\$0	\$72	0.94%
263	AMERICAN ALLIANCE INSURANCE COMPANY	0.00%	\$4,445	\$5,408	\$0	\$325	6.01%
264	FIRE AND CASUALTY INS CO OF CONNECTICUT	0.00%	\$3,987	\$3,365	\$56,000	\$56,000	1684.19%
265	PROGRESSIVE CASUALTY INSURANCE CO	0.00%	\$3,899	\$4,160	\$0	\$184	4.42%
266	MID-CONTINENT CASUALTY COMPANY	0.00%	\$3,850	\$242	\$0	\$0	0.00%
267	CAPITOL INDEMNITY CORPORATION	0.00%	\$3,670	\$3,345	\$0	\$0	0.00%
268	SAVERS PROPERTY & CASUALTY INS CO	0.00%	\$3,621	\$4,527	\$0	\$1,078	23.83%
269	ELECTRIC INSURANCE COMPANY	0.00%	\$3,277	\$3,076	\$2,128	\$2,128	69.18%
270	KANSAS CITY FIRE & MARINE INS CO	0.00%	\$3,027	\$9,607	\$4,480	-\$16,047	-167.03%
271	AMERICAN ALTERNATIVE INS CORP	0.00%	\$2,968	\$4,065	\$260	\$570	14.02%



**1998 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - INLAND MARINE (Including Auto Cargo)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
272	BROTHERHOOD MUTUAL INSURANCE CO	0.00%	\$2,875	\$2,830	\$0	\$0	0.00%
273	NATIONWIDE AGRIBUSINESS INS CO	0.00%	\$2,680	\$2,738	\$0	\$0	0.00%
274	GLENS FALLS INSURANCE COMPANY THE	0.00%	\$2,078	\$12,955	\$850	-\$2,154	-16.63%
275	T H E INSURANCE COMPANY	0.00%	\$2,023	\$2,023	\$0	\$0	0.00%
276	NN INSURANCE COMPANY	0.00%	\$1,940	\$11,307	\$0	\$0	0.00%
277	NATIONAL FARMERS UNION PRO & CAS CO	0.00%	\$1,916	\$1,350	\$0	\$14	1.04%
278	EVEREST NATIONAL INSURANCE COMPANY	0.00%	\$1,756	\$1,389	\$2,096	\$2,174	156.52%
279	NATIONAL CASUALTY COMPANY	0.00%	\$1,608	\$924	\$0	\$3	0.32%
280	AMERICAN FIRE AND INDEMNITY COMPANY	0.00%	\$1,503	\$2,045	\$0	\$0	0.00%
281	NORTHWESTERN NATIONAL CASUALTY CO	0.00%	\$1,282	\$2,454	\$2,000	\$2,000	81.50%
282	TRI STATE INSURANCE COMPANY	0.00%	\$1,243	\$3,679	\$0	\$66	1.79%
283	FIRST FINANCIAL INSURANCE COMPANY	0.00%	\$1,216	\$755	\$0	\$0	0.00%
284	AMERISURE INSURANCE COMPANY	0.00%	\$1,205	\$3,605	\$0	-\$130	-3.61%
285	CALIFORNIA CASUALTY INSURANCE CO	0.00%	\$1,133	\$1,132	\$0	\$0	0.00%
286	ECONOMY PREMIER ASSURANCE COMPANY	0.00%	\$1,088	\$1,072	\$0	-\$177	-16.51%
287	AMERICAN ZURICH INSURANCE COMPANY	0.00%	\$1,012	\$2,924	\$0	-\$55	-1.88%
288	NONPROFITS INS ASSN AN INTERINS EXCH	0.00%	\$765	\$697	\$0	\$0	0.00%
289	PENN AMERICA INS CO	0.00%	\$761	\$3,234	\$1,000	\$1,000	30.92%
290	CHURCH INSURANCE CO THE	0.00%	\$715	\$785	\$0	\$0	0.00%
291	WESTFIELD INSURANCE COMPANY	0.00%	\$676	\$361	\$0	\$7	1.94%
292	CALIFORNIA CASUALTY INDEMNITY EXCHANGE	0.00%	\$518	\$499	\$0	\$0	0.00%
293	AMERICAN AND FOREIGN INSURANCE CO	0.00%	\$400	\$400	\$0	\$18	4.50%
294	ULICO CASUALTY COMPANY	0.00%	\$375	\$375	\$0	-\$6	-1.60%
295	HARTFORD ACCIDENT & INDEMNITY CO	0.00%	\$207	\$232	\$0	-\$112	-48.28%
296	CUMIS INSURANCE SOCIETY INC	0.00%	\$200	\$204	\$0	-\$299	-146.57%
297	NORTHBROOK INDEMNITY CO	0.00%	\$200	\$200	\$0	-\$4	-2.00%
298	CASUALTY RECIPROCAL EXCHANGE	0.00%	\$185	\$239	\$0	\$108	44.35%
299	AMERICAN SPIRIT INSURANCE COMPANY	0.00%	\$166	\$231	\$0	-\$39	-16.88%
300	CONTINENTAL NATIONAL INDEMNITY COMPANY	0.00%	\$100	\$21	\$0	\$0	0.00%
301	CINCINNATI CASUALTY COMPANY THE	0.00%	\$63	\$81	\$0	\$0	0.00%
302	AMERICAN PROTECTION INSURANCE CO	0.00%	\$60	\$60	\$0	\$0	0.00%
303	EQUITY MUTUAL INSURANCE COMPANY	0.00%	\$53	\$166	\$0	\$0	0.00%
304	GARRISON PROPERTY & CASUALTY ASSOC	0.00%	\$51	\$51	\$0	\$0	0.00%
305	TEXAS GENERAL INDEMNITY COMPANY	0.00%	\$48	\$44	\$0	\$0	0.00%
306	MERASTAR INSURANCE COMPANY	0.00%	\$45	\$109	\$0	\$0	0.00%
307	FIREMANS FUND INS CO OF WISCONSIN	0.00%	\$24	\$25,909	\$0	-\$17,708	-68.35%
308	ACCELERATION NATIONAL INS CO	0.00%	\$0	\$0	-\$17,500	-\$17,500	N/A
309	AIU INSURANCE COMPANY	0.00%	\$0	\$5,447	\$0	-\$2,030	-37.27%
310	AMERICAN AGRI-BUSINESS INS CO	0.00%	\$0	\$0	\$85	\$0	N/A
311	AMERICAN INTERNATIONAL SOUTH INS CO	0.00%	\$0	\$0	\$0	-\$13	N/A
312	BOSTON OLD COLONY INSURANCE COMPANY	0.00%	\$0	\$2,449	\$0	-\$342	-13.96%
313	CENTURY INDEMNITY COMPANY	0.00%	\$0	\$0	-\$15,966	-\$33,114	N/A
314	FIREMENS INS CO OF NEWARK NEW JERSEY	0.00%	\$0	\$474	\$0	\$0	0.00%
315	FIRST AMERICAN INSURANCE COMPANY	0.00%	\$0	\$711	\$0	-\$1,578	-221.94%
316	FOLKSAMERICA REINSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$760	N/A
317	GENERALI U S BRANCH	0.00%	\$0	\$0	\$140,000	\$139,972	N/A
318	GOVERNMENT EMPLOYEES INSURANCE CO	0.00%	\$0	\$0	\$0	-\$1,157	N/A
319	HIGHLANDS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$368,661	N/A
320	INDUSTRIAL INDEMNITY COMPANY	0.00%	\$0	\$265	\$0	\$0	0.00%
321	INSURANCE CO OF THE STATE OF PA	0.00%	\$0	\$19,373	\$5,628	\$7,352	37.95%
322	INTERNATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$1,321	N/A
323	MARINE INDEMNITY INSURANCE CO OF AMERIC	0.00%	\$0	\$0	\$31,264	\$31,264	N/A
324	MOTORS INSURANCE CORPORATION	0.00%	\$0	\$19	\$0	\$0	0.00%
325	NATIONAL CONTINENTAL INS CO	0.00%	\$0	\$0	\$0	\$7	N/A

**1998 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - INLAND MARINE (Including Auto Cargo)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
326	NATIONWIDE PROPERTY & CASUALTY INS CO	0.00%	\$0	\$0	\$0	-\$11	N/A
327	NIAGARA FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$1,854	N/A
328	NORTHBROOK PROPERTY & CASUALTY INS CO	0.00%	\$0	\$1,877	\$559	-\$6,933	-369.37%
329	PACIFIC EMPLOYERS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
330	PEAK PROPERTY AND CASUALTY INS CORP	0.00%	\$0	\$0	\$0	-\$10	N/A
331	PENNSYLVANIA NATIONAL MUTUAL CAS INS CO	0.00%	\$0	-\$9	\$0	-\$5	55.56%
332	PHOENIX ASSURANCE CO OF NEW YORK	0.00%	\$0	\$0	\$0	-\$135	N/A
333	PLAINS INSURANCE COMPANY	0.00%	\$0	\$4,004	\$0	-\$1,934	-48.30%
334	POTOMAC INSURANCE CO OF ILLINOIS	0.00%	\$0	\$36	\$0	\$0	0.00%
335	PROVIDENCE WASHINGTON INSURANCE CO	0.00%	\$0	\$0	\$0	\$1	N/A
336	PRUDENTIAL GENERAL INS CO	0.00%	\$0	\$0	\$0	-\$3	N/A
337	RISCORP NATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$5,471	N/A
338	SAFECO NATIONAL INSURANCE COMPANY	0.00%	\$0	\$7,247	\$14,490	\$15,100	208.36%
339	SHELBY CASUALTY INSURANCE COMPANY	0.00%	\$0	\$29	\$0	\$167	575.86%
340	ST PAUL INSURANCE CO OF ILLINOIS THE	0.00%	\$0	\$1,807	\$0	-\$222	-12.29%
341	TIG INDEMNITY COMPANY	0.00%	\$0	\$0	-\$8,000	-\$8,000	N/A
342	TIG PREMIER INSURANCE COMPANY	0.00%	\$0	\$1,340	\$0	\$204	15.22%
343	TRAVELERS CASUALTY AND SURETY CO OF AMERICA	0.00%	\$0	\$56	\$0	\$14	25.00%
344	TRAVELERS CASUALTY COMPANY OF CONNECTICUT	0.00%	\$0	\$38	\$0	-\$28	-73.68%
345	TRAVELERS PROPERTY CASUALTY INSURANCE CO OF IL	0.00%	\$0	\$0	\$0	\$2	N/A
346	WAUSAU BUSINESS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$197	N/A
347	YASUDA FIRE & MARINE INS CO OF AMER TH	0.00%	\$0	\$38	\$0	-\$53	-139.47%
348	HARTFORD INSURANCE CO OF MIDWEST THE	0.00%	-\$8	-\$8	\$0	\$0	0.00%
349	SUMITOMO MARINE & FIRE INS CO LTD	0.00%	-\$34	\$219	\$0	-\$17	-7.76%
350	HOUSTON GENERAL INS CO	0.00%	-\$78	-\$78	\$0	-\$6,750	8653.85%
351	STANDARD GUARANTY INSURANCE COMPANY	0.00%	-\$96	-\$96	\$0	\$0	0.00%
352	NEW YORK MARINE & GENERAL INS CO	0.00%	-\$235	\$78	\$0	-\$25,263	-32388.46%
353	TRAVELERS CASUALTY AND SURETY CO OF IL	0.00%	-\$556	\$2,304	\$3,808	\$3,112	135.07%
354	BALBOA INSURANCE COMPANY	0.00%	-\$601	\$1,963	\$0	-\$162	-8.25%
355	TRUMBULL INSURANCE COMPANY	0.00%	-\$870	\$145	\$0	-\$15	-10.34%
356	INTEGON NATIONAL INSURANCE COMPANY	0.00%	-\$1,984	-\$1,984	\$0	\$0	0.00%
357	TECHNOLOGY INSURANCE COMPANY	0.00%	-\$5,040	-\$5,040	\$0	\$0	0.00%
358	LUMBERMENS UNDERWRITING ALLIANCE	0.00%	-\$5,320	\$11,917	\$0	-\$26	-0.22%
359	FARMINGTON CASUALTY COMPANY	-0.01%	-\$8,815	\$65,250	-\$6,143	-\$2,355	-3.61%
360	AMERICAN GUARANTEE & LIABILITY INS CO	-0.01%	-\$9,163	-\$6,228	\$19,922	\$998	-16.02%
361	NAVIGATORS INSURANCE COMPANY	-0.01%	-\$14,930	\$5,526	\$0	-\$35,002	-633.41%
362	NATIONAL SURETY CORPORATION	-0.05%	-\$69,385	\$5,990	\$0	\$109,059	1820.68%
TOTAL		100.00%	\$131,576,472	\$131,087,353	\$71,836,087	\$81,825,667	62.42%

**1998 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - FINANCIAL GUARANTY**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AMBAC ASSURANCE CORPORATION	41.07%	\$4,249,891	\$2,038,363	\$252,306	\$64,862	3.18%
2	MBIA INSURANCE CORPORATION	30.11%	\$3,115,525	\$4,258,333	\$0	\$0	0.00%
3	FINANCIAL SECURITY ASSUR INC	10.49%	\$1,085,725	\$780,742	\$0	\$0	0.00%
4	FINANCIAL GUARANTY INSURANCE COMPANY	7.51%	\$777,655	\$1,501,600	\$0	\$0	0.00%
5	ASSET GUARANTY INSURANCE COMPANY	7.37%	\$762,728	\$54,528	\$0	\$0	0.00%
6	ACA FINANCIAL GUARANTY CORP	3.39%	\$350,798	\$9,495	\$0	\$0	0.00%
7	TRAVELERS CASUALTY AND SURETY CO	0.02%	\$2,530	\$2,530	\$0	-\$84	-3.32%
8	CONTINENTAL INSURANCE COMPANY THE	0.02%	\$1,950	-\$140,920	\$28,645	\$28,645	-20.33%
9	TRAVELERS INDEMNITY COMPANY	0.01%	\$1,150	\$38,392	\$0	\$0	0.00%
10	FIREMANS FUND INSURANCE COMPANY	0.01%	\$850	\$84,404	\$0	-\$4,178	-4.95%
11	CONNIE LEE INS COMPANY	0.00%	\$0	\$60,842	\$0	\$0	0.00%
12	CONTINENTAL CASUALTY COMPANY	0.00%	\$0	\$0	\$249	\$250	N/A
13	FIREMENS INS CO OF NEWARK NEW JERSEY	0.00%	\$0	\$0	-\$440,974	-\$440,974	N/A
14	MBIA INSURANCE CORP. OF ILLINOIS	0.00%	\$0	\$634,236	-\$8,240,746	\$1,516,115	239.05%
15	SAFECO INSURANCE CO OF AMERICA	0.00%	\$0	\$0	-\$1,417	-\$1,417	N/A
16	UNITED STATES FIDELITY & GUARANTY CO	0.00%	\$0	\$4,030	\$0	-\$4,237	-105.14%
17	FOREMOST INSURANCE CO	0.00%	-\$50	\$2	-\$657	-\$469	-23450.00%
<b>TOTAL</b>		<b>100.00%</b>	<b>\$10,348,752</b>	<b>\$9,326,577</b>	<b>-\$8,402,594</b>	<b>\$1,158,513</b>	<b>12.42%</b>

**1998 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - MEDICAL MALPRACTICE LIABILITY (Physicians and Surgeons)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	PHICO INSURANCE COMPANY	17.93%	\$9,996,454	\$11,121,980	\$1,415,000	\$4,825,612	43.39%
2	MEDICAL PROTECTIVE COMPANY	15.97%	\$8,902,958	\$8,736,791	\$16,182,123	\$6,870,240	78.64%
3	MISSOURI MEDICAL INSURANCE COMPANY	12.44%	\$6,937,731	\$7,363,819	\$3,229,315	\$3,744,166	50.85%
4	MEDICAL DEFENSE ASSOCIATES	11.52%	\$6,426,164	\$6,691,631	\$7,421,950	\$5,667,683	84.70%
5	INTERMED INSURANCE CO	10.19%	\$5,682,043	\$5,877,450	\$4,554,200	\$6,330,663	107.71%
6	CONTINENTAL CASUALTY COMPANY	10.13%	\$5,648,269	\$4,895,840	\$5,613,044	\$6,902,712	140.99%
7	DOCTORS COMPANY AN INTERINS EXCHANGE	6.94%	\$3,868,293	\$2,570,158	\$125,000	\$603,609	23.49%
8	TRANSPORTATION INSURANCE COMPANY	5.43%	\$3,028,407	\$2,273,008	\$4,909,999	\$3,567,372	156.84%
9	MUTUAL ASSURANCE INC	2.39%	\$1,331,669	\$1,628,103	\$0	\$588,454	36.14%
10	ST PAUL FIRE & MARINE INSURANCE CO	1.86%	\$1,035,169	\$2,552,721	\$250,000	\$104,991	4.11%
11	MEDICAL LIABILITY ALLIANCE	1.12%	\$626,639	\$533,618	\$0	\$347,501	65.12%
12	PREFERRED PHYSICIANS MEDICAL RRG INC	0.98%	\$544,796	\$609,967	\$2,600,000	\$1,873,178	307.09%
13	PREFERRED PROFESSIONAL INSURANCE COMPAN	0.96%	\$535,061	\$536,544	\$0	\$528,301	98.46%
14	LEGION INSURANCE COMPANY	0.66%	\$365,588	\$385,247	\$0	\$504,875	131.05%
15	FRONTIER INSURANCE COMPANY	0.34%	\$187,341	\$168,691	\$96,875	\$198,113	117.44%
16	AMERICAN CONTINENTAL INSURANCE CO	0.25%	\$138,573	\$138,573	\$0	\$20,557	14.83%
17	CONTINENTAL INSURANCE COMPANY THE	0.24%	\$132,472	\$98,082	\$2,549,234	\$1,938,926	1976.84%
18	NATIONAL CASUALTY COMPANY	0.21%	\$115,415	\$61,695	\$0	\$10,554	17.11%
19	LAWRENCEVILLE PROPERTY AND CASUALTY	0.19%	\$108,511	\$576,761	\$0	\$447,161	77.53%
20	KANSAS MEDICAL MUTUAL INS CO	0.10%	\$54,256	\$54,256	\$0	\$25,119	46.30%
21	GENERAL INSURANCE CO OF AMERICA	0.08%	\$46,609	\$15,259	\$0	\$403	2.64%
22	FREMONT INDEMNITY COMPANY	0.06%	\$35,501	\$49,731	\$0	\$0	0.00%
23	ACCEPTANCE INDEMNITY INSURANCE CO	0.06%	\$33,842	\$1,410	\$0	\$487	34.54%
24	PHYSICIANS DEFENSE ASSOCIATION	0.04%	\$20,450	\$20,450	\$20,000	-\$157,281	-769.10%
25	AMERICAN ECONOMY INSURANCE COMPANY	0.03%	\$16,635	\$15,848	\$0	\$0	0.00%
26	GULF INSURANCE COMPANY	0.01%	\$6,018	\$6,018	\$0	\$0	0.00%
27	OHIC INSURANCE COMPANY	0.01%	\$3,977	\$3,977	\$0	\$2,956	74.33%
28	AMERICAN STATES INSURANCE COMPANY	0.01%	\$3,336	\$3,430	\$0	\$0	0.00%
29	AMERICAN CASUALTY CO OF READING PA	0.00%	\$2,103	\$9,437	\$1,545,759	\$689,380	7305.08%
30	PROFESSIONAL LIABILITY INSURANCE CO	0.00%	\$1,579	\$288,954	\$97,500	\$885,087	306.31%
31	FEDERAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$6,880	N/A
32	GREAT AMERICAN INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$103,000	N/A
33	INTERNATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$274,828	N/A
34	KANSAS CITY FIRE & MARINE INS CO	0.00%	\$0	\$0	\$0	-\$343,558	N/A
35	NORTH RIVER INSURANCE COMPANY THE	0.00%	\$0	\$0	\$0	-\$4,744	N/A
36	SAVERS PROPERTY & CASUALTY INS CO	0.00%	\$0	\$0	\$0	-\$89	N/A
37	TRAVELERS CASUALTY AND SURETY CO	0.00%	\$0	\$0	\$0	-\$7,088	N/A
38	TRAVELERS INDEMNITY CO OF CONNECTICUT	0.00%	\$0	\$0	\$0	-\$386,490	N/A
39	UNITED STATES FIDELITY & GUARANTY CO	0.00%	\$0	\$0	\$0	\$120	N/A
40	UNITED STATES FIRE INSURANCE CO	0.00%	\$0	\$0	\$0	-\$85,392	N/A
41	VIGILANT INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$19,818	N/A
42	WESTCHESTER FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$6,541	N/A
43	TWIN CITY FIRE INS CO	-0.14%	-\$75,602	-\$74,342	\$0	\$0	0.00%
TOTAL		100.00%	\$55,760,257	\$57,215,107	\$50,609,999	\$45,501,593	79.53%

**1998 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - MEDICAL MALPRACTICE LIABILITY (Dentists)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	MEDICAL PROTECTIVE COMPANY	43.69%	\$1,480,209	\$1,473,993	\$421,858	-\$154,142	-10.46%
2	CONTINENTAL CASUALTY COMPANY	25.32%	\$857,879	\$728,343	\$63,450	\$45,473	6.24%
3	INTERMED INSURANCE CO	17.06%	\$577,879	\$597,752	\$641,016	\$538,643	90.11%
4	MISSOURI MEDICAL INSURANCE COMPANY	12.09%	\$409,715	\$417,320	\$33,511	-\$151,684	-36.35%
5	MEDICAL DEFENSE ASSOCIATES	4.74%	\$160,634	\$167,270	\$6,000	\$141,675	84.70%
6	ST PAUL FIRE & MARINE INSURANCE CO	2.25%	\$76,300	\$75,334	\$0	-\$20,027	-26.58%
7	CINCINNATI INS CO THE	1.17%	\$39,654	\$33,825	\$0	\$0	0.00%
8	NATIONAL FIRE INS CO OF HARTFORD	0.13%	\$4,353	\$31,860	\$157,099	\$119,278	374.38%
9	RELIANCE INSURANCE COMPANY	0.04%	\$1,226	\$1,364	\$0	-\$500	-36.66%
10	TRAVELERS INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	\$66,552	N/A
11	UNITED STATES FIDELITY & GUARANTY CO	0.00%	\$0	\$0	\$0	\$4	N/A
12	TWIN CITY FIRE INS CO	-6.50%	-\$220,093	-\$216,425	\$132,000	-\$18,000	8.32%
	<b>TOTAL</b>	<b>100.00%</b>	<b>\$3,387,756</b>	<b>\$3,310,636</b>	<b>\$1,454,934</b>	<b>\$567,272</b>	<b>17.13%</b>

**1998 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - MEDICAL MALPRACTICE LIABILITY (Nurses)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	ST PAUL FIRE & MARINE INSURANCE CO	77.40%	\$401,280	\$346,234	\$15,750	\$57,938	16.73%
2	RELIANCE INSURANCE COMPANY	11.21%	\$58,130	\$63,306	\$0	\$48,458	76.55%
3	MEDICAL DEFENSE ASSOCIATES	8.33%	\$43,198	\$44,982	\$0	\$38,099	84.70%
4	CINCINNATI INS CO THE	1.86%	\$9,660	\$14,645	\$0	\$0	0.00%
5	MUTUAL ASSURANCE INC	1.19%	\$6,168	\$2,737	\$0	\$989	36.13%
6	AMERICAN CASUALTY CO OF READING PA	0.00%	\$0	\$213,357	\$0	\$0	0.00%
	<b>TOTAL</b>	<b>100.00%</b>	<b>\$518,436</b>	<b>\$685,261</b>	<b>\$15,750</b>	<b>\$145,484</b>	<b>21.23%</b>

1998 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - MEDICAL MALPRACTICE LIABILITY (Hospitals)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	MISSOURI HOSPITAL PLAN	73.28%	\$9,200,951	\$9,862,586	\$2,388,488	\$333,668	3.38%
2	PHICO INSURANCE COMPANY	16.18%	\$2,031,542	\$3,155,195	\$171,687	\$1,443,987	45.77%
3	AMERICAN CONTINENTAL INSURANCE CO	2.81%	\$353,164	\$354,894	\$5,000	\$2,753,025	775.73%
4	ZURICH INSURANCE COMPANY	2.69%	\$339,328	\$251,277	\$4,576,217	\$6,287,912	2502.38%
5	MEDICAL PROTECTIVE COMPANY	1.33%	\$167,007	\$167,007	\$0	\$95,000	56.88%
6	CINCINNATI INS CO THE	1.16%	\$145,962	\$211,697	\$370,079	\$126,103	59.57%
7	FIRST SPECIALTY INSURANCE CORPORATION	1.04%	\$130,465	\$103,969	\$0	\$54,986	52.89%
8	CIGNA INSURANCE COMPANY	0.99%	\$124,663	\$93,140	\$625	\$115,963	124.50%
9	CIGNA FIRE UNDERWRITERS INS CO	0.42%	\$53,333	\$136,156	\$84,187	\$91,853	67.46%
10	BANKERS STANDARD INSURANCE COMPANY	0.28%	\$34,981	\$54,280	\$0	-\$2,561	-4.72%
11	OHIC INSURANCE COMPANY	0.21%	\$26,484	\$12,506	\$0	\$8,549	68.36%
12	FRONTIER INSURANCE COMPANY	0.20%	\$25,054	\$24,745	\$0	\$1,030	4.16%
13	VIRGINIA INSURANCE RECIPROCAL	0.16%	\$19,808	\$9,482	\$0	\$1,000	10.55%
14	CONTINENTAL INSURANCE COMPANY THE	0.14%	\$17,871	\$13,062	\$340,875	-\$4,027,941	-30837.09%
15	MISSOURI MEDICAL INSURANCE COMPANY	0.07%	\$9,399	\$94,496	\$0	\$67,072	70.98%
16	INSURANCE COMPANY OF NORTH AMERICA	0.05%	\$5,998	\$5,636	\$197,500	\$11,863	210.49%
17	CONTINENTAL CASUALTY COMPANY	0.00%	\$403	\$81,192	\$16,689	-\$2,172,170	-2675.35%
18	AMERICAN CASUALTY CO OF READING PA	0.00%	\$0	\$0	\$0	\$100,978	N/A
19	AMERICAN ZURICH INSURANCE COMPANY	0.00%	\$0	\$0	\$75,097	\$21,531	N/A
20	ARGONAUT MIDWEST INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$2,000,000	N/A
21	CENTURY INDEMNITY COMPANY	0.00%	\$0	\$0	\$192,915	\$191,750	N/A
22	GULF INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$20,000	N/A
23	HARTFORD CASUALTY INS CO	0.00%	\$0	\$0	\$0	\$0	N/A
24	HARTFORD FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
25	HARTFORD INSURANCE CO OF MIDWEST THE	0.00%	\$0	\$0	\$0	\$0	N/A
26	HARTFORD UNDERWRITERS INSURANCE CO	0.00%	\$0	\$0	\$0	\$0	N/A
27	INDEMNITY INSURANCE CO OF NORTH AMERICA	0.00%	\$0	\$0	\$0	\$0	N/A
28	INTERNATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$2,289	N/A
29	KANSAS CITY FIRE & MARINE INS CO	0.00%	\$0	\$0	\$0	\$0	N/A
30	PACIFIC EMPLOYERS INSURANCE COMPANY	0.00%	\$0	\$14,196	\$363	\$252,676	1779.91%
31	ST PAUL FIRE & MARINE INSURANCE CO	0.00%	\$0	-\$64,526	\$0	-\$222,968	345.55%
32	ST PAUL MERCURY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$51,932	N/A
33	TRANSPORTATION INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$23,619	N/A
34	TRAVELERS CASUALTY AND SURETY CO	0.00%	\$0	\$0	\$0	-\$529,891	N/A
35	TRAVELERS INDEMNITY CO OF ILLINOIS	0.00%	\$0	\$0	\$0	-\$108,748	N/A
36	TWIN CITY FIRE INS CO	0.00%	\$0	\$0	\$0	\$0	N/A
37	UNITED STATES FIDELITY & GUARANTY CO	0.00%	\$0	\$0	\$0	-\$20	N/A
38	AMERICAN GUARANTEE & LIABILITY INS CO	-0.01%	-\$1,826	\$13,319	\$8,500	-\$12,986	-97.50%
39	FIREMANS FUND INSURANCE COMPANY	-0.42%	-\$52,793	\$9,835	\$0	\$0	0.00%
40	FIREMANS FUND INS CO OF WISCONSIN	-0.60%	-\$75,000	\$0	\$0	\$0	N/A
TOTAL		100.00%	\$12,555,794	\$14,604,144	\$8,428,222	\$2,875,637	19.69%

**1998 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - MEDICAL MALPRACTICE LIABILITY (Other)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AMERICAN CASUALTY CO OF READING PA	14.53%	\$1,371,346	\$1,097,783	\$64,445	\$539,442	49.14%
2	ST PAUL FIRE & MARINE INSURANCE CO	14.40%	\$1,359,386	\$1,339,753	\$598,000	\$946,859	70.67%
3	CHICAGO INSURANCE COMPANY	12.55%	\$1,184,731	\$1,325,241	\$464,333	\$911,223	68.76%
4	NCMIC INSURANCE COMPANY	10.01%	\$944,895	\$934,307	\$137,247	\$226,128	24.20%
5	ST PAUL MERCURY INSURANCE COMPANY	8.45%	\$797,739	\$1,017,932	\$818,700	-\$150,868	-14.82%
6	MEDICAL DEFENSE ASSOCIATES	7.63%	\$719,751	\$749,484	\$2,927,350	\$634,798	84.70%
7	AMERICAN CONTINENTAL INSURANCE CO	7.08%	\$667,952	\$544,897	\$7,500	\$27,603	5.07%
8	ILLINOIS NATIONAL INSURANCE COMPANY	4.45%	\$419,817	\$1,253,642	\$968,232	\$494,058	39.41%
9	GULF INSURANCE COMPANY	3.87%	\$364,897	\$396,604	\$17,000	\$92,954	23.44%
10	TRANSPORTATION INSURANCE COMPANY	3.34%	\$314,965	\$326,585	\$0	-\$21,952	-6.72%
11	PHARMACISTS MUTUAL INSURANCE COMPANY	3.26%	\$307,194	\$297,868	\$0	-\$301,340	-101.17%
12	AMERICAN HOME ASSURANCE COMPANY	1.85%	\$175,000	\$1,343,934	\$0	\$26,850	2.00%
13	CIGNA FIRE UNDERWRITERS INS CO	1.52%	\$143,828	\$83,451	\$21,047	\$22,963	27.52%
14	CHURCH MUTUAL INSURANCE COMPANY	1.52%	\$143,756	\$169,387	\$100,000	-\$81,792	-48.29%
15	TIG INSURANCE COMPANY	1.07%	\$100,610	\$84,087	\$0	-\$58,928	-70.08%
16	CONTINENTAL CASUALTY COMPANY	1.02%	\$96,039	\$136,664	\$556,500	\$101,031	73.93%
17	CINCINNATI INS CO THE	0.98%	\$92,767	\$80,289	\$27,000	\$171,412	213.49%
18	GRANITE STATE INSURANCE COMPANY	0.65%	\$60,924	\$61,419	\$0	\$3,921	6.38%
19	FRONTIER INSURANCE COMPANY	0.59%	\$55,774	\$64,107	\$0	-\$45,888	-71.58%
20	BANKERS STANDARD INSURANCE COMPANY	0.51%	\$48,308	\$92,422	\$0	-\$3,537	-3.83%
21	MUTUAL ASSURANCE INC	0.21%	\$19,619	\$19,585	\$0	\$7,076	36.13%
22	NATIONAL UNION FIRE INS CO OF PITTSBURG	0.16%	\$15,527	\$1,239,844	\$20,818	\$446,878	36.04%
23	RELIANCE NATIONAL INDEMNITY COMPANY	0.15%	\$13,826	\$7,982	\$0	-\$21,087	-264.18%
24	MEDICAL LIABILITY ALLIANCE	0.13%	\$11,944	\$9,724	\$0	\$0	0.00%
25	ST PAUL PROPERTY & CASUALTY INS CO	0.05%	\$4,903	\$3,652	\$0	\$1,838	50.33%
26	INSURANCE CO OF THE STATE OF PA	0.01%	\$1,080	\$1,245	\$0	-\$8,489	-681.85%
27	CONTINENTAL INSURANCE COMPANY THE	0.00%	\$455	\$218,468	\$3,176,876	-\$4,642,923	-2125.22%
28	CLARENDON NATIONAL INS CO	0.00%	\$0	\$0	\$240,000	\$75,093	N/A
29	FIREMANS FUND INS CO OF WISCONSIN	0.00%	\$0	-\$75,000	\$0	-\$16,485	21.98%
30	FIREMANS FUND INSURANCE COMPANY	0.00%	\$0	-\$96,066	\$0	\$59,774	-62.22%
31	GUARANTY NATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$3,859	N/A
32	HARTFORD ACCIDENT & INDEMNITY CO	0.00%	\$0	\$0	\$0	-\$135	N/A
33	HARTFORD FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$25,000	N/A
34	INTERSTATE INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	-\$10,619	N/A
35	KANSAS CITY FIRE & MARINE INS CO	0.00%	\$0	\$0	\$0	-\$140,339	N/A
36	MARKEL INSURANCE COMPANY	0.00%	\$0	\$12,464	\$0	-\$142	-1.14%
37	NATIONAL FIRE INS CO OF HARTFORD	0.00%	\$0	\$0	\$0	-\$148,325	N/A
38	RELIANCE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
39	RELIANCE NATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$1,364	N/A
40	SEA INSURANCE CO OF AMERICA THE	0.00%	\$0	\$0	\$0	-\$371	N/A
41	ST PAUL GUARDIAN INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$140	N/A
42	TRAVELERS INDEMNITY CO OF ILLINOIS	0.00%	\$0	\$0	\$0	-\$12,894	N/A
43	UNITED STATES FIDELITY & GUARANTY CO	0.00%	\$0	\$0	\$0	-\$29	N/A
44	WESTPORT INSURANCE CORPORATION	0.00%	\$0	\$2,820	\$0	\$2,546	90.28%
TOTAL		100.00%	\$9,437,033	\$12,744,574	\$10,145,048	-\$904,059	-7.09%



**1998 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - EARTHQUAKE**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	STATE FARM FIRE AND CASUALTY CO	25.25%	\$9,464,284	\$9,266,387	\$0	\$0	0.00%
2	AMERICAN FAMILY MUTUAL INS CO	9.06%	\$3,396,831	\$3,384,163	\$0	\$0	0.00%
3	MID CENTURY INSURANCE COMPANY	4.95%	\$1,853,451	\$1,862,922	-\$35	-\$35	0.00%
4	SHELTER MUTUAL INSURANCE CO	4.74%	\$1,775,319	\$1,654,655	\$3,459	\$3,459	0.21%
5	SAFECO INSURANCE CO OF AMERICA	3.92%	\$1,468,472	\$1,421,006	\$635	-\$101	-0.01%
6	FIRE INSURANCE EXCHANGE	2.78%	\$1,043,520	\$1,027,806	\$0	\$0	0.00%
7	WESTCHESTER FIRE INSURANCE COMPANY	2.67%	\$1,000,471	\$346,519	\$0	-\$46,100	-13.30%
8	ALLSTATE INSURANCE COMPANY	2.54%	\$951,688	\$894,685	\$0	\$530	0.06%
9	LIBERTY MUTUAL FIRE INSURANCE CO	1.95%	\$732,672	\$731,214	\$0	-\$48,052	-6.57%
10	CONTINENTAL INSURANCE COMPANY THE	1.79%	\$670,094	\$433,563	\$0	-\$34,889	-8.05%
11	UNITED SERVICES AUTOMOBILE ASSOCIATION	1.73%	\$649,933	\$627,661	\$0	-\$73,869	-11.77%
12	STATE AUTO PROPERTY & CASUALTY INS CO	1.58%	\$593,430	\$602,831	\$0	\$0	0.00%
13	PACIFIC INDEMNITY COMPANY	1.58%	\$590,582	\$569,255	\$0	\$0	0.00%
14	CAMERON MUTUAL INSURANCE COMPANY	1.57%	\$588,139	\$613,121	\$0	\$0	0.00%
15	AMERICAN STATES PREFERRED INS CO	1.45%	\$544,608	\$555,237	\$0	\$0	0.00%
16	ECONOMY PREFERRED INSURANCE COMPANY	1.45%	\$543,079	\$561,215	\$0	-\$51,105	-9.11%
17	VIGILANT INSURANCE COMPANY	1.38%	\$516,885	\$530,513	\$0	\$0	0.00%
18	STANDARD FIRE INSURANCE COMPANY	1.22%	\$458,426	\$317,998	\$0	-\$10,663	-3.35%
19	GREAT NORTHERN INSURANCE COMPANY	1.19%	\$445,281	\$376,303	\$0	\$0	0.00%
20	AMERICAN AUTOMOBILE INSURANCE CO	1.11%	\$415,924	\$380,153	\$0	-\$666	-0.18%
21	HARTFORD UNDERWRITERS INSURANCE CO	1.10%	\$410,848	\$403,079	\$0	\$0	0.00%
22	SECURA INSURANCE A MUTUAL COMPANY	0.97%	\$363,987	\$337,012	\$0	\$4	0.00%
23	FIREMANS FUND INSURANCE COMPANY	0.96%	\$360,836	\$349,355	\$0	-\$194	-0.06%
24	AMERICAN MOTORISTS INSURANCE CO	0.85%	\$317,408	\$293,001	\$0	\$109,000	37.20%
25	AMERICAN ECONOMY INSURANCE COMPANY	0.83%	\$312,816	\$299,423	\$325	\$325	0.11%
26	FEDERATED MUTUAL INSURANCE COMPANY	0.79%	\$295,769	\$297,030	\$0	\$0	0.00%
27	ST PAUL GUARDIAN INSURANCE COMPANY	0.69%	\$260,461	\$303,246	\$0	-\$21,147	-6.97%
28	UNIVERSAL UNDERWRITERS INS CO	0.62%	\$232,906	\$232,906	\$0	\$0	0.00%
29	STATE FARM GENERAL INSURANCE CO	0.59%	\$221,495	\$244,922	\$0	\$0	0.00%
30	LITTITZ MUTUAL INSURANCE COMPANY	0.56%	\$210,871	\$199,112	\$0	\$15	0.01%
31	NORTHERN ASSURANCE CO OF AMERICA	0.51%	\$192,121	\$193,702	\$0	\$0	0.00%
32	ECONOMY FIRE & CASUALTY COMPANY	0.50%	\$189,174	\$197,377	\$0	-\$16,730	-8.48%
33	AMERICAN EMPLOYERS INSURANCE CO	0.50%	\$187,244	\$192,945	\$0	\$0	0.00%
34	ASSOCIATED INDEMNITY CORPORATION	0.48%	\$181,412	\$192,337	\$0	-\$493	-0.26%
35	EMPLOYERS FIRE INSURANCE COMPANY	0.48%	\$179,598	\$192,549	\$0	\$0	0.00%
36	AMCO INSURANCE COMPANY	0.46%	\$173,288	\$163,593	\$0	\$0	0.00%
37	PRUDENTIAL PROPERTY & CASUALTY INS CO	0.46%	\$172,657	\$172,380	\$0	\$0	0.00%
38	FARMERS AND MERCHANTS INSURANCE CO	0.44%	\$163,043	\$191,803	\$0	\$6,555	3.42%
39	ALLIED PROPERTY & CASUALTY INS CO	0.42%	\$158,266	\$145,545	\$0	\$0	0.00%
40	HAWKEYE SECURITY INSURANCE COMPANY	0.40%	\$148,668	\$146,867	\$0	\$1,359	0.93%
41	AUTOMOBILE INS CO OF HARTFORD CT	0.40%	\$148,199	\$77,244	\$0	\$803	1.04%
42	USAA CASUALTY INSURANCE COMPANY	0.39%	\$146,527	\$130,749	\$0	-\$15,779	-12.07%
43	METROPOLITAN PROPERTY & CASUALTY INS CO	0.38%	\$143,582	\$150,922	\$0	-\$2,196	-1.46%
44	AMERICAN INSURANCE COMPANY THE	0.36%	\$134,796	\$118,593	\$0	-\$188	-0.16%
45	UNITED FIRE AND CASUALTY COMPANY	0.34%	\$128,877	\$134,126	\$0	\$0	0.00%
46	TRAVELERS INDEMNITY COMPANY	0.34%	\$128,334	\$128,086	\$0	\$35,121	27.42%
47	WEST AMERICAN INSURANCE COMPANY	0.34%	\$126,558	\$126,271	\$0	-\$1,293	-1.02%
48	FARMERS INSURANCE EXCHANGE	0.34%	\$126,140	\$135,394	\$6,320	\$399,355	294.96%
49	MILLERS MUTUAL INSURANCE ASSOCIATION	0.33%	\$124,869	\$127,788	\$0	-\$540	-0.42%
50	AMERICAN STATES INSURANCE COMPANY	0.32%	\$118,952	\$118,276	\$0	\$0	0.00%
51	TRAVELERS INDEMNITY CO OF AMERICA	0.31%	\$118,054	\$130,661	\$0	\$32,837	25.13%
52	EMPLOYERS INSURANCE OF WAUSAU A MUTUAL	0.31%	\$117,248	\$133,873	\$0	\$0	0.00%
53	NATIONWIDE MUTUAL INSURANCE COMPANY	0.31%	\$116,223	\$114,076	\$0	-\$2,487	-2.18%
54	PENNSYLVANIA GENERAL INSURANCE CO	0.31%	\$115,577	\$114,541	\$0	\$3,302	2.88%
55	TRUCK INSURANCE EXCHANGE	0.28%	\$105,894	\$107,922	\$0	-\$622	-0.58%

**1998 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - EARTHQUAKE**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
56	AUTO OWNERS INSURANCE CO MUTUAL	0.27%	\$102,405	\$93,171	\$862	\$866	0.93%
57	EMPLOYERS MUTUAL CASUALTY COMPANY	0.26%	\$96,260	\$98,104	\$0	\$0	0.00%
58	STATE AUTOMOBILE MUTUAL INS CO	0.25%	\$95,410	\$119,401	\$0	\$0	0.00%
59	HARTFORD CASUALTY INS CO	0.25%	\$94,344	\$81,608	\$0	\$0	0.00%
60	MILLERS CLASSIFIED INSURANCE COMPANY	0.25%	\$94,299	\$96,759	\$0	-\$649	-0.67%
61	AMERICAN MANUFACTURERS MUTUAL INS CO	0.24%	\$88,586	\$81,564	\$0	\$0	0.00%
62	TIG INSURANCE COMPANY	0.23%	\$87,704	\$50,767	\$0	-\$402	-0.79%
63	NORTHERN INSURANCE CO OF NEW YORK	0.23%	\$86,186	\$57,033	\$0	-\$1,497	-2.62%
64	CHARTER OAK FIRE INSURANCE CO THE	0.22%	\$82,480	\$93,298	\$0	\$25,394	27.22%
65	VALIANT INS CO	0.21%	\$78,741	\$132,076	\$0	-\$16,081	-12.18%
66	ASSURANCE COMPANY OF AMERICA	0.21%	\$78,429	\$73,297	\$0	-\$5,595	-7.63%
67	TRAVELERS INDEMNITY CO OF ILLINOIS	0.20%	\$76,094	\$45,703	\$0	\$8,336	18.24%
68	FEDERAL INSURANCE COMPANY	0.20%	\$75,486	\$72,182	\$0	\$0	0.00%
69	CITIZENS INS CO OF AMERICA	0.20%	\$74,905	\$115,909	\$0	\$0	0.00%
70	ALLIANZ UNDERWRITERS INSURANCE COMPANY	0.19%	\$72,582	\$206,424	\$0	\$0	0.00%
71	COLUMBIA MUTUAL INSURANCE CO	0.19%	\$72,205	\$70,894	\$0	\$0	0.00%
72	UNITED SECURITY INSURANCE COMPANY	0.19%	\$71,224	\$58,754	\$0	\$606	1.03%
73	SENTRY INSURANCE A MUTUAL COMPANY	0.18%	\$67,369	\$65,661	\$0	-\$6,874	-10.47%
74	ROYAL INDEMNITY COMPANY	0.18%	\$65,771	\$66,626	\$0	\$1,504	2.26%
75	FIDELITY AND GUARANTY INSURANCE COMPANY	0.17%	\$63,725	\$72,645	\$0	\$6	0.01%
76	LIBERTY INSURANCE CORPORATION	0.16%	\$60,013	\$61,276	\$0	\$31,730	51.78%
77	UNION INSURANCE CO OF PROVIDENCE	0.14%	\$50,818	\$43,620	\$0	\$0	0.00%
78	PHOENIX INSURANCE COMPANY THE	0.13%	\$49,711	\$108,972	\$0	\$5,557	5.10%
79	TRAVELERS INDEMNITY CO OF CONNECTICUT	0.12%	\$45,804	\$40,033	\$0	\$15,270	38.14%
80	ZURICH INSURANCE COMPANY	0.12%	\$45,757	\$82,311	\$0	-\$74	-0.09%
81	AMERICAN FIRE & CASUALTY COMPANY	0.12%	\$45,399	\$45,927	\$0	-\$402	-0.88%
82	DEPOSITORS INSURANCE COMPANY	0.12%	\$45,237	\$34,644	\$0	\$0	0.00%
83	SECURITY NATIONAL INSURANCE COMPANY	0.12%	\$44,455	\$45,045	\$0	\$0	0.00%
84	GUIDANT MUTUAL INSURANCE CO	0.12%	\$43,574	\$45,518	\$2,230	\$2,137	4.69%
85	HARTFORD FIRE INSURANCE COMPANY	0.11%	\$41,694	\$84,678	\$0	-\$100	-0.12%
86	OHIO CASUALTY INSURANCE COMPANY	0.10%	\$38,624	\$38,814	\$0	-\$597	-1.54%
87	OWNERS INSURANCE COMPANY	0.10%	\$37,431	\$43,566	\$453	\$453	1.04%
88	UNITED STATES FIDELITY & GUARANTY CO	0.10%	\$37,065	\$39,597	\$0	\$112	0.28%
89	MASSACHUSETTS BAY INS CO	0.10%	\$35,901	\$43,942	\$0	\$0	0.00%
90	METROPOLITAN GROUP PROP & CAS INS CO	0.09%	\$34,414	\$32,358	\$0	-\$55	-0.17%
91	FIDELITY AND CASUALTY CO OF NY	0.09%	\$32,595	\$147,708	\$0	-\$1,523	-1.03%
92	NATIONAL CASUALTY COMPANY	0.08%	\$30,528	\$29,460	\$0	\$0	0.00%
93	HARTFORD STEAM BOILER INSPECTION & INS	0.08%	\$30,161	\$56,064	\$0	\$0	0.00%
94	CONTINENTAL WESTERN INSURANCE CO	0.08%	\$30,147	\$34,198	\$0	\$0	0.00%
95	GENERAL ACCIDENT INS CO OF AMERICA	0.08%	\$28,787	\$25,968	\$0	\$612	2.36%
96	ST PAUL FIRE & MARINE INSURANCE CO	0.08%	\$28,348	\$35,637	\$0	-\$196	-0.55%
97	TRUSTGARD INSURANCE COMPANY	0.07%	\$27,921	\$28,708	\$0	-\$167	-0.58%
98	AMICA MUTUAL INSURANCE COMPANY	0.07%	\$27,324	\$25,325	\$0	\$0	0.00%
99	FARMERS ALLIANCE MUTUAL INS CO	0.07%	\$26,833	\$28,584	\$0	\$0	0.00%
100	COMMERCIAL UNION INSURANCE COMPANY	0.07%	\$25,626	\$28,455	\$0	\$0	0.00%
101	TWIN CITY FIRE INS CO	0.07%	\$24,872	\$24,058	\$0	\$0	0.00%
102	CIGNA FIRE UNDERWRITERS INS CO	0.07%	\$24,789	\$21,832	\$0	\$1,341	6.14%
103	AMERICAN GUARANTEE & LIABILITY INS CO	0.06%	\$22,841	\$25,617	\$0	\$0	0.00%
104	AMERICAN STATES INSURANCE CO TX	0.06%	\$21,771	\$23,525	\$0	\$0	0.00%
105	COLORADO CASUALTY INSURANCE COMPANY	0.06%	\$21,290	\$16,971	\$0	\$0	0.00%
106	EMCASCO INSURANCE COMPANY	0.06%	\$20,819	\$17,876	\$0	\$0	0.00%
107	HANOVER INSURANCE COMPANY THE	0.05%	\$20,255	\$23,863	\$0	\$0	0.00%
108	BANKERS STANDARD INSURANCE COMPANY	0.05%	\$19,785	\$18,076	\$106	-\$163	-0.90%
109	NATIONAL AMERICAN INSURANCE COMPANY	0.05%	\$18,438	\$9,347	\$0	\$0	0.00%
110	CIGNA INSURANCE COMPANY	0.05%	\$18,388	\$21,148	\$0	\$714	3.38%

**1998 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - EARTHQUAKE**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
111	CINCINNATI INS CO THE	0.05%	\$17,935	\$16,886	\$0	\$0	0.00%
112	ALLIANCE INSURANCE COMPANY INC	0.05%	\$17,095	\$17,021	\$0	\$0	0.00%
113	GRINNELL MUTUAL REINSURANCE COMPANY	0.05%	\$16,940	\$11,680	\$0	-\$3	-0.03%
114	ROYAL INSURANCE COMPANY OF AMERICA	0.04%	\$16,815	\$14,005	\$0	\$319	2.28%
115	ST PAUL MERCURY INSURANCE COMPANY	0.04%	\$14,152	\$19,729	\$0	\$362	1.83%
116	CHRYSLER INSURANCE COMPANY	0.03%	\$12,926	\$11,909	\$0	\$0	0.00%
117	LUMBERMENS MUTUAL CASUALTY CO	0.03%	\$12,186	\$11,969	\$0	\$0	0.00%
118	ASSOCIATES INSURANCE COMPANY	0.03%	\$12,075	\$12,075	\$0	\$0	0.00%
119	MUTUAL SERVICE CASUALTY INSURANCE CO	0.03%	\$11,247	\$15,967	\$0	\$0	0.00%
120	AMERICAN CASUALTY CO OF READING PA	0.03%	\$10,799	\$8,359	\$0	-\$41,325	-494.38%
121	NATIONWIDE MUTUAL FIRE INSURANCE CO	0.03%	\$10,510	\$10,364	\$0	-\$1,478	-14.27%
122	MINNESOTA FIRE AND CASUALTY COMPANY	0.03%	\$10,289	\$10,173	\$0	\$0	0.00%
123	RELIANCE INSURANCE COMPANY	0.03%	\$10,000	\$9,760	\$0	\$551	5.65%
124	SHELTER REINSURANCE COMPANY	0.03%	\$10,000	\$417	\$0	\$0	0.00%
125	GENERAL INSURANCE CO OF AMERICA	0.03%	\$9,945	\$7,386	\$0	\$7	0.09%
126	MARYLAND CASUALTY COMPANY	0.03%	\$9,784	\$13,642	\$0	-\$971	-7.12%
127	ALLSTATE INDEMNITY COMPANY	0.03%	\$9,732	\$8,257	\$0	\$0	0.00%
128	HORACE MANN INSURANCE COMPANY	0.03%	\$9,445	\$11,757	\$0	\$0	0.00%
129	ST PAUL PROPERTY & CASUALTY INS CO	0.02%	\$8,924	\$7,207	\$0	\$301	4.18%
130	ALLIANZ INSURANCE COMPANY	0.02%	\$8,850	\$3,290	\$0	-\$1	-0.03%
131	TRINITY UNIVERSAL INS CO OF KANSAS INC	0.02%	\$8,587	\$9,445	\$0	\$0	0.00%
132	INDEMNITY INSURANCE CO OF NORTH AMERICA	0.02%	\$8,078	\$2,772	\$0	\$339	12.23%
133	TEACHERS INSURANCE COMPANY	0.02%	\$7,257	\$7,450	\$0	\$0	0.00%
134	AMERICAN NATIONAL FIRE INSURANCE CO	0.02%	\$7,221	\$7,389	\$0	\$1,155	15.63%
135	AMERICAN ZURICH INSURANCE COMPANY	0.02%	\$6,704	\$9,549	\$0	\$0	0.00%
136	HARCO NATIONAL INSURANCE COMPANY	0.02%	\$6,634	\$5,210	\$0	\$0	0.00%
137	CONNECTICUT INDEMNITY COMPANY THE	0.02%	\$5,889	\$5,125	\$0	\$0	0.00%
138	TRI STATE INSURANCE CO OF MINNESOTA	0.02%	\$5,766	\$5,249	\$0	\$0	0.00%
139	BITUMINOUS CASUALTY CORPORATION	0.02%	\$5,643	\$4,937	\$0	\$0	0.00%
140	SHELTER GENERAL INS CO	0.01%	\$5,381	\$8,527	\$0	\$0	0.00%
141	TRANSPORTATION INSURANCE COMPANY	0.01%	\$5,367	\$6,076	\$0	-\$3,065	-50.44%
142	RELIANCE NATIONAL INDEMNITY COMPANY	0.01%	\$4,540	\$869	\$0	\$489	56.27%
143	CALIFORNIA CASUALTY INSURANCE CO	0.01%	\$4,401	\$3,642	\$0	\$0	0.00%
144	INSURANCE COMPANY OF THE WEST	0.01%	\$4,395	\$3,912	\$0	\$0	0.00%
145	UNITED STATES FIRE INSURANCE CO	0.01%	\$3,742	\$6,796	\$0	\$1,553	22.85%
146	TRUMBULL INSURANCE COMPANY	0.01%	\$3,398	\$3,368	\$0	\$0	0.00%
147	TRI STATE INSURANCE COMPANY	0.01%	\$2,615	\$2,656	\$0	\$105	3.95%
148	AMERICAN AND FOREIGN INSURANCE CO	0.01%	\$2,602	\$859	\$0	\$20	2.33%
149	GLENS FALLS INSURANCE COMPANY THE	0.01%	\$2,486	\$19,291	\$0	\$0	0.00%
150	HARLEYSVILLE MUTUAL INSURANCE CO	0.01%	\$2,218	\$1,266	\$0	\$44	3.48%
151	FIDELITY & GUARANTY INS UNDERWRITERS	0.01%	\$2,183	\$2,323	\$0	\$31	1.33%
152	TRANSCONTINENTAL INSURANCE COMPANY	0.01%	\$1,906	\$1,932	\$0	-\$2,243	-116.10%
153	GRAIN DEALERS MUTUAL INSURANCE CO	0.00%	\$1,839	\$5,061	\$0	\$0	0.00%
154	AGRICULTURAL INSURANCE COMPANY	0.00%	\$1,784	\$1,790	\$0	\$0	0.00%
155	NATIONAL FIRE INS CO OF HARTFORD	0.00%	\$1,763	\$1,334	\$0	-\$2,221	-166.49%
156	CENTENNIAL INSURANCE COMPANY	0.00%	\$1,730	\$1,656	\$0	\$0	0.00%
157	ECONOMY PREMIER ASSURANCE COMPANY	0.00%	\$1,688	\$1,778	\$0	-\$437	-24.58%
158	TRINITY UNIVERSAL INSURANCE COMPANY	0.00%	\$1,546	\$1,829	\$0	\$0	0.00%
159	SCOTTSDALE INDEMNITY COMPANY	0.00%	\$1,505	\$769	\$0	\$0	0.00%
160	CIGNA PROPERTY & CASUALTY INS CO	0.00%	\$1,190	\$1,180	\$0	\$90	7.63%
161	FIDELITY AND DEPOSIT CO MARYLAND	0.00%	\$1,113	\$1,215	\$0	-\$1	-0.08%
162	MILLERS MUTUAL FIRE INSURANCE CO THE	0.00%	\$1,001	\$715	\$0	\$10	1.40%
163	GUIDANT AMERICA INSURANCE CO	0.00%	\$923	\$1,399	\$0	-\$24	-1.72%
164	CALIFORNIA CASUALTY INDEMNITY EXCHANGE	0.00%	\$825	\$642	\$0	\$0	0.00%
165	COLUMBIA NATIONAL INSURANCE COMPANY	0.00%	\$756	\$832	\$0	\$0	0.00%

**1998 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - EARTHQUAKE**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
166	GUIDANT SPECIALTY MUTUAL INSURANCE CO	0.00%	\$686	\$734	\$0	-\$2	-0.27%
167	NORTH AMERICAN SPECIALTY INS CO	0.00%	\$567	\$919	\$0	\$0	0.00%
168	INDIANA LUMBERMENS MUTUAL INS CO	0.00%	\$514	\$709	\$0	\$0	0.00%
169	FIRST NATIONAL INS CO OF AMERICA	0.00%	\$379	\$514	\$0	\$5	0.97%
170	TRAVELERS COMMERCIAL INSURANCE COMPANY	0.00%	\$318	\$25,581	\$0	\$14,658	57.30%
171	LIBERTY MUTUAL INSURANCE COMPANY	0.00%	\$307	\$10,970	\$0	-\$16,033	-146.15%
172	AMERICAN PROTECTION INSURANCE CO	0.00%	\$295	\$290	\$0	\$0	0.00%
173	GLOBE INDEMNITY COMPANY	0.00%	\$276	\$276	\$0	\$6	2.17%
174	CONTINENTAL CASUALTY COMPANY	0.00%	\$209	\$4,701	\$0	-\$5,573	-118.55%
175	HARTFORD ACCIDENT & INDEMNITY CO	0.00%	\$191	\$162	\$0	\$0	0.00%
176	OAK RIVER INSURANCE COMPANY	0.00%	\$169	\$212	\$0	\$0	0.00%
177	CINCINNATI INDEMNITY COMPANY INC	0.00%	\$124	\$135	\$0	\$0	0.00%
178	ATLANTIC MUTUAL INSURANCE COMPANY	0.00%	\$121	\$10	\$0	\$0	0.00%
179	GULF INSURANCE COMPANY	0.00%	\$119	\$50	\$0	\$0	0.00%
180	KANSAS CITY FIRE & MARINE INS CO	0.00%	\$105	\$8,766	\$0	\$0	0.00%
181	CAMDEN FIRE INSURANCE ASSOCIATION	0.00%	\$82	\$52	\$0	\$1	1.92%
182	AMERICAN SPIRIT INSURANCE COMPANY	0.00%	\$80	\$105	\$0	-\$53	-50.48%
183	PENNSYLVANIA LUMBERMENS MUTUAL INS CO	0.00%	\$73	\$71	\$0	\$0	0.00%
184	REGENT INSURANCE COMPANY	0.00%	\$44	\$192	\$0	\$0	0.00%
185	GULF UNDERWRITERS INSURANCE COMPANY	0.00%	\$36	\$36	\$0	\$0	0.00%
186	GREAT AMERICAN INSURANCE COMPANY	0.00%	\$26	\$2,567	\$0	-\$45	-1.75%
187	YASUDA FIRE & MARINE INS CO OF AMER TH	0.00%	\$24	\$413	\$0	-\$2	-0.48%
188	TOKIO MARINE AND FIRE INS CO LTD (US BR	0.00%	\$15	\$257	\$0	\$0	0.00%
189	MOTORS INSURANCE CORPORATION	0.00%	\$12	\$206	\$0	\$0	0.00%
190	CINCINNATI CASUALTY COMPANY THE	0.00%	\$7	\$41	\$0	\$0	0.00%
191	NATIONAL SURETY CORPORATION	0.00%	\$2	\$1	\$0	-\$335	-33500.00%
192	VALLEY FORGE INSURANCE COMPANY	0.00%	\$2	\$4,796	\$0	-\$15,277	-318.54%
193	AMERICAN ALLIANCE INSURANCE COMPANY	0.00%	\$0	\$26	\$0	-\$3	-11.54%
194	AMERISURE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
195	BOSTON OLD COLONY INSURANCE COMPANY	0.00%	\$0	\$1,239	\$0	-\$7,359	-593.95%
196	CENTURY INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	\$175	N/A
197	FIREMANS FUND INS CO OF WISCONSIN	0.00%	\$0	\$0	\$0	-\$30	N/A
198	GENERALI U S BRANCH	0.00%	\$0	\$0	\$0	-\$3	N/A
199	INSURANCE COMPANY OF NORTH AMERICA	0.00%	\$0	\$441	\$0	\$0	0.00%
200	MICHIGAN MUTUAL INSURANCE COMPANY	0.00%	\$0	\$14	\$0	\$0	0.00%
201	NORTH RIVER INSURANCE COMPANY THE	0.00%	\$0	\$718	\$0	-\$451	-62.81%
202	NORTHWESTERN NATIONAL CASUALTY CO	0.00%	\$0	\$744	\$0	\$0	0.00%
203	PACIFIC EMPLOYERS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$123	N/A
204	PROVIDENCE WASHINGTON INSURANCE CO	0.00%	\$0	\$0	\$0	-\$42	N/A
205	ST PAUL INSURANCE CO OF ILLINOIS THE	0.00%	\$0	\$38	\$0	-\$16	-42.11%
206	TRAVELERS PROPERTY CASUALTY INSURANCE CO OF ILL	0.00%	\$0	\$0	\$0	-\$309	N/A
207	WAUSAU UNDERWRITERS INS CO	0.00%	\$0	\$406	\$0	\$0	0.00%
208	WESTPORT INSURANCE CORPORATION	0.00%	\$0	\$0	\$0	-\$594	N/A
209	GENERAL CASUALTY CO OF WISCONSIN	0.00%	-\$5	\$91	\$0	\$0	0.00%
210	EQUITY MUTUAL INSURANCE COMPANY	0.00%	-\$16	-\$16	\$0	\$0	0.00%
211	SHELBY CASUALTY INSURANCE COMPANY	0.00%	-\$31	\$3	\$0	\$30	1000.00%
212	TRAVELERS CASUALTY COMPANY OF CONNECTICUT	0.00%	-\$143	\$10,593	\$0	-\$3,636	-34.32%
213	SUMITOMO MARINE & FIRE INS CO LTD	0.00%	-\$304	-\$12	\$0	\$0	0.00%
214	TRAVELERS CASUALTY AND SURETY CO	0.00%	-\$518	\$6,499	\$0	\$693	10.66%
215	TRAVELERS CASUALTY AND SURETY CO OF AMERICA	0.00%	-\$987	\$10,811	\$0	\$6,943	64.22%
216	FARMINGTON CASUALTY COMPANY	0.00%	-\$1,712	\$32,228	\$0	\$22,389	69.47%
217	TRAVELERS CASUALTY AND SURETY CO OF IL	-0.01%	-\$3,613	\$46,375	\$0	\$26,411	56.95%
TOTAL		100.00%	\$37,479,186	\$36,472,170	\$14,355	\$301,056	0.83%

**1998 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - ALL ACCIDENT & HEALTH**

OBS	COMPANY NAME	MARKET <sup>1</sup> SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	NATIONAL UNION FIRE INS CO OF PITTSBURG	27.61%	\$62,446,731	\$62,502,728	\$930,309	\$2,006,608	3.21%
2	AMERICAN FAMILY MUTUAL INS CO	14.10%	\$31,895,389	\$31,815,589	\$23,362,217	\$19,326,046	60.74%
3	STATE FARM MUTUAL AUTOMOBILE INS CO	13.02%	\$29,457,199	\$29,083,145	\$22,034,525	\$21,548,060	74.09%
4	CONTINENTAL CASUALTY COMPANY	11.51%	\$26,043,784	\$20,971,829	\$14,231,951	\$14,183,819	67.63%
5	VISION SERVICE PLAN INSURANCE CO	6.32%	\$14,292,209	\$14,271,486	\$12,135,640	\$12,611,014	88.37%
6	BENCHMARK INSURANCE COMPANY	4.61%	\$10,435,751	\$10,435,751	\$8,841,084	\$8,436,258	80.84%
7	FEDERATED MUTUAL INSURANCE COMPANY	3.23%	\$7,310,274	\$7,330,974	\$5,779,547	\$6,009,103	81.97%
8	AMERICAN BANKERS INS CO OF FLORIDA	2.47%	\$5,581,959	\$5,623,359	\$381,377	\$301,889	5.37%
9	CONTINENTAL INSURANCE COMPANY THE	2.24%	\$5,068,532	\$5,075,637	\$3,327,332	\$5,749,389	113.27%
10	ZURICH INSURANCE COMPANY	1.41%	\$3,189,214	\$3,084,042	\$22,219	\$379,010	12.29%
11	EMPLOYERS REINSURANCE CORPORATION	1.18%	\$2,678,336	\$2,678,336	\$1,337,036	\$116,176	4.34%
12	HARTFORD FIRE INSURANCE COMPANY	1.09%	\$2,458,921	\$2,461,109	\$588,393	\$590,870	24.01%
13	STANDARD GUARANTY INSURANCE COMPANY	1.02%	\$2,305,123	\$2,312,934	\$443,578	\$455,760	19.70%
14	EMPLOYERS INSURANCE OF WAUSAU A MUTUAL	1.00%	\$2,258,963	\$2,276,440	\$2,247,012	\$2,465,822	108.32%
15	MUTUAL PROTECTIVE INS CO	0.96%	\$2,176,610	\$2,187,640	\$1,818,923	\$1,780,401	81.38%
16	FEDERAL INSURANCE COMPANY	0.96%	\$2,170,761	\$2,084,736	\$8,450,615	\$8,321,506	399.16%
17	CENTRAL STATES INDEMNITY CO OF OMAHA	0.96%	\$2,165,751	\$2,165,751	\$783,628	\$853,020	39.39%
18	AMERICAN SECURITY INSURANCE COMPANY	0.91%	\$2,054,359	\$2,054,359	\$489,108	\$921,112	44.84%
19	AMERICAN AUTOMOBILE INSURANCE CO	0.69%	\$1,560,689	\$1,485,351	\$166,698	-\$108,548	-7.31%
20	AMERICAN FIDELITY & LIBERTY INS CO	0.56%	\$1,262,424	\$1,046,214	\$116,580	\$407,064	38.91%
21	AMEX ASSURANCE COMPANY	0.38%	\$866,783	\$868,752	\$20,000	\$16,907	1.95%
22	RELIANCE INSURANCE COMPANY	0.36%	\$805,195	\$685,422	\$1,256,352	\$1,030,748	150.38%
23	UNITED WISCONSIN INSURANCE COMPANY	0.31%	\$701,869	\$691,770	\$206,276	\$234,327	33.87%
24	BCS INSURANCE COMPANY	0.21%	\$485,142	\$485,142	\$138,397	\$138,952	28.64%
25	NATIONAL CASUALTY COMPANY	0.21%	\$484,536	\$474,673	\$465,559	\$443,137	93.36%
26	ULICO CASUALTY COMPANY	0.21%	\$481,171	\$481,171	\$129,003	\$293,333	60.96%
27	TIG INSURANCE COMPANY	0.21%	\$479,246	\$719,211	\$172,472	\$263,950	36.70%
28	INSURANCE COMPANY OF NORTH AMERICA	0.21%	\$474,194	\$507,060	\$313,638	\$136,912	27.00%
29	NORTH AMERICAN SPECIALTY INS CO	0.20%	\$454,434	\$454,434	\$176,786	\$285,366	62.80%
30	INSURANCE CO OF THE STATE OF PA	0.20%	\$443,395	\$443,395	\$271,765	\$277,617	62.61%
31	RELIANCE NATIONAL INSURANCE COMPANY	0.18%	\$407,769	\$407,769	\$0	\$90,647	22.23%
32	J C PENNEY CASUALTY INSURANCE CO	0.15%	\$341,480	\$341,480	\$138,694	\$113,457	33.23%
33	BROTHERHOOD MUTUAL INSURANCE CO	0.12%	\$264,859	\$262,610	\$105,934	\$127,818	48.67%
34	NATIONAL AMERICAN INSURANCE COMPANY	0.11%	\$251,110	\$251,110	\$1,378	\$14,851	5.91%
35	JOHN DEERE INSURANCE COMPANY	0.10%	\$237,346	\$237,346	\$250,943	\$208,354	87.78%
36	VASA NORTH ATLANTIC INSURANCE COMPANY	0.10%	\$230,781	\$230,781	\$496,777	\$428,923	185.86%
37	MARKEK INSURANCE COMPANY	0.09%	\$205,822	\$206,171	\$110,864	\$117,305	56.90%
38	AMERICAN STATES INSURANCE COMPANY	0.09%	\$202,225	\$206,971	\$303,342	\$263,716	127.42%
39	MUTUAL ASSURANCE INC	0.09%	\$195,500	\$195,500	\$8,817	\$210,849	107.85%
40	GULF INSURANCE COMPANY	0.08%	\$190,043	\$190,043	\$7,500	\$7,500	3.95%
41	AMERICAN CONTINENTAL INSURANCE CO	0.08%	\$176,331	\$176,331	\$590,885	\$457,191	259.28%
42	COLONIAL PENN FRANKLIN INSURANCE CO	0.07%	\$162,418	\$210,739	\$194,984	\$209,181	99.26%
43	FIRST EXCESS AND REINSURANCE CORP	0.06%	\$126,844	\$126,844	\$105,283	\$110,475	87.10%
44	FORUM INSURANCE COMPANY	0.05%	\$109,161	\$109,670	\$64,134	\$86,353	78.74%
45	OLD REPUBLIC INSURANCE COMPANY	0.04%	\$98,764	\$98,764	\$16,041	\$16,521	16.73%
46	MONTGOMERY WARD INSURANCE COMPANY	0.04%	\$92,848	\$93,990	\$48,045	\$42,076	44.77%
47	RLI INSURANCE COMPANY	0.03%	\$73,156	\$73,327	\$65,918	\$54,691	74.59%
48	SENTRY INSURANCE A MUTUAL COMPANY	0.03%	\$68,205	\$68,331	\$8,707	\$8,707	12.74%
49	LUMBERMENS MUTUAL CASUALTY CO	0.02%	\$54,185	\$54,185	\$0	\$43,655	80.57%
50	REPUBLIC WESTERN INS CO	0.02%	\$50,759	\$50,759	\$13,835	\$3,229	6.36%
51	BANKERS MULTIPLE LINE INSURANCE CO	0.02%	\$47,159	\$64,407	\$75,047	-\$14,316	-22.23%
52	RELIANCE NATIONAL INDEMNITY COMPANY	0.02%	\$34,445	\$34,445	\$0	\$11,475	33.31%
53	AMERICAN CASUALTY CO OF READING PA	0.02%	\$34,357	\$33,502	\$0	\$0	0.00%
54	AMERICAN HOME ASSURANCE COMPANY	0.01%	\$14,505	\$17,967	\$50,000	\$40,436	225.06%
55	LINCOLN NATIONAL HEALTH & CAS INS CO	0.00%	\$10,900	\$9,961	\$0	\$1,217	12.22%

1998 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - ALL ACCIDENT & HEALTH

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
56	AMERICAN HARDWARE MUTUAL INS CO	0.00%	\$7,888	\$8,758	\$191,230	\$190,464	2174.74%
57	PACIFIC INDEMNITY COMPANY	0.00%	\$6,270	\$6,270	\$30,283	\$58,659	935.55%
58	LEGION INSURANCE COMPANY	0.00%	\$5,010	\$5,010	\$182,609	-\$5,526,269	-110304.77%
59	OHIO CASUALTY INSURANCE COMPANY	0.00%	\$4,541	\$4,366	\$0	\$1,376	31.52%
60	GOVERNMENT EMPLOYEES INSURANCE CO	0.00%	\$3,862	\$3,722	\$240	\$226	6.07%
61	U S SPECIALTY INSURANCE COMPANY	0.00%	\$2,239	\$1,064	\$0	\$392	36.84%
62	VIRGINIA SURETY COMPANY INC	0.00%	\$957	\$1,091	\$360	-\$372	-34.10%
63	LIBERTY MUTUAL INSURANCE COMPANY	0.00%	\$611	\$611	\$0	-\$26,604	-4354.17%
64	FARMERS MUTUAL HAIL INS CO OF IOWA	0.00%	\$600	\$615	\$0	\$0	0.00%
65	TRANSPORTATION INSURANCE COMPANY	0.00%	\$515	\$492	\$0	\$0	0.00%
66	ASSOCIATES INSURANCE COMPANY	0.00%	\$425	\$3,250	\$300	-\$431	-13.26%
67	STATE AUTOMOBILE MUTUAL INS CO	0.00%	\$248	\$248	\$0	-\$37	-14.92%
68	CINCINNATI INS CO THE	0.00%	\$168	\$168	\$5,000	\$5,000	2976.19%
69	AMERICAN EMPLOYERS INSURANCE CO	0.00%	\$91	\$132	\$0	-\$6,954	-5268.18%
70	BALBOA INSURANCE COMPANY	0.00%	\$44	\$44	\$0	\$0	0.00%
71	NATIONWIDE MUTUAL INSURANCE COMPANY	0.00%	\$35	\$25	\$0	-\$1	-4.00%
72	CLARENDON NATIONAL INS CO	0.00%	\$0	\$0	\$25,386	-\$129,686	N/A
73	FIREMANS FUND INSURANCE COMPANY	0.00%	\$0	\$0	\$46	\$6,196	N/A
74	INTERNATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$29,186	N/A
75	NEW HAMPSHIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$1,809	\$1,808	N/A
76	SHELBY CASUALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$6,080	\$0	N/A
77	TRAVELERS INDEMNITY CO OF CONNECTICUT	0.00%	\$0	\$0	\$0	-\$209,407	N/A
78	VALLEY NATIONAL INSURANCE COMPANY	0.00%	\$0	\$671	\$389	\$389	57.97%
79	OMAHA PROPERTY AND CASUALTY INS CO	0.00%	-\$245	-\$245	\$15,877	-\$6,952	2837.55%
80	SECURITY INSURANCE CO OF HARTFORD	0.00%	-489	-489	0	-\$225,000	46012.27%
TOTAL		100.00%	\$226,202,686	\$220,547,246	\$113,754,757	\$106,233,550	48.17%

**1998 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - DIRECT WORKERS COMPENSATION**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	MISSOURI EMPLOYERS MUTUAL INS CO	14.42%	\$80,053,275	\$80,400,000	\$38,454,856	\$50,406,298	62.69%
2	LIBERTY MUTUAL FIRE INSURANCE CO	4.70%	\$26,100,161	\$25,351,910	\$18,652,909	\$10,923,402	43.09%
3	TRAVELERS INDEMNITY COMPANY OF MO THE	2.90%	\$16,083,516	\$19,999,228	\$12,286,159	\$11,545,924	57.73%
4	AMERICAN COMPENSATION INSURANCE COMPANY	2.79%	\$15,467,108	\$15,746,875	\$5,098,671	\$12,126,852	77.01%
5	TRANSPORTATION INSURANCE COMPANY	2.50%	\$13,889,739	\$27,229,767	\$12,929,221	\$10,104,093	37.11%
6	AMERICAN STATES INSURANCE COMPANY	2.37%	\$13,148,317	\$13,528,659	\$9,539,125	\$10,624,872	78.54%
7	VANLINER INSURANCE COMPANY	2.01%	\$11,144,014	\$11,183,626	\$7,339,615	\$8,746,660	78.21%
8	INSURANCE CO OF THE STATE OF PA	1.82%	\$10,115,287	\$8,584,963	\$3,727,206	\$7,677,458	89.43%
9	ILLINOIS NATIONAL INSURANCE COMPANY	1.69%	\$9,373,774	-\$95,958	\$303,504	-\$8,846	9.22%
10	NATIONAL UNION FIRE INS CO OF PITTSBURG	1.42%	\$7,900,228	\$17,494,578	\$8,079,092	\$8,276,489	47.31%
11	LIBERTY INSURANCE CORPORATION	1.33%	\$7,406,189	\$6,960,386	\$7,291,444	\$13,311,265	191.24%
12	TRAVELERS INDEMNITY CO OF ILLINOIS	1.31%	\$7,276,212	\$2,785,759	\$5,775,024	-\$4,495,970	-161.39%
13	GRANITE STATE INSURANCE COMPANY	1.31%	\$7,251,101	\$8,725,128	\$6,653,527	\$5,676,003	65.05%
14	CONTINENTAL CASUALTY COMPANY	1.24%	\$6,886,819	\$8,466,580	\$4,043,607	\$4,272,953	50.47%
15	PACIFIC EMPLOYERS INSURANCE COMPANY	1.21%	\$6,706,801	\$5,378,076	\$1,964,881	\$1,216,981	22.63%
16	AMERICAN FAMILY MUTUAL INS CO	1.15%	\$6,365,014	\$6,592,780	\$3,456,861	\$2,173,042	32.96%
17	FEDERATED MUTUAL INSURANCE COMPANY	1.15%	\$6,364,605	\$6,661,374	\$4,617,847	\$5,256,402	78.91%
18	CONTINENTAL WESTERN INSURANCE CO	1.13%	\$6,275,361	\$6,434,291	\$3,769,353	\$4,252,533	66.09%
19	FIREMANS FUND INSURANCE COMPANY	1.09%	\$6,024,436	\$5,107,144	\$3,627,619	\$5,050,661	98.89%
20	LM INSURANCE CORPORATION	1.00%	\$5,538,722	\$6,357,284	\$4,221,631	\$5,958,082	93.72%
21	AMERICAN MOTORISTS INSURANCE CO	0.98%	\$5,446,136	\$5,908,005	\$4,090,013	\$3,121,825	52.84%
22	TRANSCONTINENTAL INSURANCE COMPANY	0.98%	\$5,417,095	\$4,532,746	\$3,771,686	\$5,373,430	118.55%
23	FREMONT INDEMNITY COMPANY	0.97%	\$5,366,236	\$5,222,582	\$1,786,422	\$3,883,501	74.36%
24	AMERICAN PROTECTION INSURANCE CO	0.93%	\$5,141,872	\$4,352,106	\$1,763,266	\$2,966,263	68.16%
25	BUSINESS INSURANCE COMPANY	0.86%	\$4,764,564	\$4,600,691	\$1,723,554	\$3,689,807	80.20%
26	OHIO CASUALTY INSURANCE COMPANY	0.84%	\$4,674,703	\$4,769,715	\$1,981,462	\$2,629,236	55.12%
27	TRAVELERS INSURANCE CO(ACC DEPT)	0.83%	\$4,616,924	\$4,679,482	\$2,184,997	\$2,985,248	63.79%
28	EMPLOYERS INSURANCE OF WAUSAU A MUTUAL	0.82%	\$4,541,085	\$4,272,082	\$5,140,870	\$348,004	8.15%
29	RELIANCE NATIONAL INSURANCE COMPANY	0.81%	\$4,496,253	\$2,268,365	\$475,863	\$1,368,434	60.33%
30	GENERAL ACCIDENT INS CO OF AMERICA	0.80%	\$4,442,134	\$4,236,634	\$3,470,429	\$2,540,008	59.95%
31	AMERICAN MANUFACTURERS MUTUAL INS CO	0.79%	\$4,397,720	\$5,275,786	\$3,488,875	\$6,529,579	123.77%
32	UNITED SECURITY INSURANCE COMPANY	0.77%	\$4,255,140	\$4,259,455	\$2,833,955	\$3,556,678	83.50%
33	TRAVELERS INDEMNITY COMPANY	0.77%	\$4,252,141	\$3,312,992	\$1,955,131	\$685,521	20.69%
34	MICHIGAN MUTUAL INSURANCE COMPANY	0.76%	\$4,227,877	\$4,485,044	\$4,300,885	\$2,339,519	52.16%
35	CINCINNATI CASUALTY COMPANY THE	0.76%	\$4,219,928	\$4,220,615	\$1,979,694	\$3,015,050	71.44%
36	HARTFORD FIRE INSURANCE COMPANY	0.76%	\$4,218,551	\$3,088,211	\$3,716,313	\$58,408	1.89%
37	TIG PREMIER INSURANCE COMPANY	0.76%	\$4,198,723	\$4,219,496	\$3,161,604	\$4,066,111	96.36%
38	LUMBERMENS MUTUAL CASUALTY CO	0.75%	\$4,141,255	\$4,890,067	\$3,340,763	\$6,211,339	127.02%
39	HARTFORD CASUALTY INS CO	0.73%	\$4,078,396	\$4,292,838	\$3,006,680	\$1,039,675	24.22%
40	WAUSAU UNDERWRITERS INS CO	0.73%	\$4,077,554	\$3,687,787	\$3,193,501	\$3,007,922	81.56%
41	SHELBY CASUALTY INSURANCE COMPANY	0.71%	\$3,950,651	\$3,905,120	\$1,776,560	\$2,909,297	74.50%
42	CLARENDON NATIONAL INS CO	0.66%	\$3,666,151	\$4,472,932	\$3,716,379	\$6,993,725	156.36%
43	SAFETY NATIONAL CASUALTY CORPORATION	0.66%	\$3,660,145	\$3,013,397	\$500,510	\$2,311,320	76.70%
44	UNITED PACIFIC INSURANCE COMPANY	0.63%	\$3,505,307	\$3,586,258	\$1,036,035	\$2,105,602	58.71%
45	CASUALTY INSURANCE CO	0.63%	\$3,501,385	\$2,720,405	\$784,496	\$1,966,853	72.30%
46	STATE FARM FIRE AND CASUALTY CO	0.63%	\$3,501,242	\$3,824,466	\$2,504,805	\$5,164,773	135.05%
47	HARTFORD UNDERWRITERS INSURANCE CO	0.62%	\$3,447,062	\$3,718,636	\$5,343,790	-\$5,797,380	-155.90%
48	TWIN CITY FIRE INS CO	0.61%	\$3,408,232	\$3,494,633	\$3,156,151	\$322,098	9.22%
49	WAUSAU BUSINESS INSURANCE COMPANY	0.61%	\$3,395,244	\$3,560,144	\$2,423,223	\$4,405,120	123.73%
50	ZURICH INSURANCE COMPANY	0.60%	\$3,351,040	\$4,119,449	\$1,112,377	\$442,666	10.75%
51	RELIANCE NATIONAL INDEMNITY COMPANY	0.58%	\$3,238,778	\$2,439,309	\$2,481,302	-\$1,125,618	-46.14%
52	TRAVELERS INDEMNITY CO OF AMERICA	0.56%	\$3,108,078	\$3,091,506	\$1,908,059	\$3,298,602	106.70%
53	TRUCK INSURANCE EXCHANGE	0.56%	\$3,085,914	\$3,278,813	\$1,731,028	\$3,158,405	96.33%
54	NATIONWIDE MUTUAL INSURANCE COMPANY	0.55%	\$3,067,386	\$3,346,531	\$2,207,066	\$1,243,180	37.15%
55	LEGION INSURANCE COMPANY	0.54%	\$2,987,257	\$2,970,787	\$1,605,493	-\$16,283,726	-548.13%
56	CONNECTICUT INDEMNITY COMPANY THE	0.52%	\$2,904,556	\$2,811,560	\$1,335,609	\$1,341,686	47.72%
57	OLD REPUBLIC INSURANCE COMPANY	0.52%	\$2,892,162	\$2,940,269	\$758,472	\$1,624,761	55.26%
58	CALIFORNIA COMPENSATION INS CO	0.49%	\$2,745,139	\$2,806,180	\$1,792,473	\$805,113	28.69%
59	CHARTER OAK FIRE INSURANCE CO THE	0.46%	\$2,574,719	\$2,310,652	\$945,896	\$2,403,561	104.02%



**1998 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - DIRECT WORKERS COMPENSATION**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
60	ST PAUL FIRE & MARINE INSURANCE CO	0.45%	\$2,523,974	\$2,442,312	\$1,618,916	-\$6,098,180	-249.69%
61	FEDERAL INSURANCE COMPANY	0.45%	\$2,518,374	\$2,941,408	\$2,276,352	\$251,059	8.54%
62	UNITED FIRE AND CASUALTY COMPANY	0.43%	\$2,383,794	\$2,351,418	\$1,254,095	\$2,446,116	104.03%
63	ROYAL INSURANCE COMPANY OF AMERICA	0.43%	\$2,373,390	\$2,156,066	\$1,518,548	-\$344,662	-15.99%
64	ATLANTIC MUTUAL INSURANCE COMPANY	0.42%	\$2,345,519	\$2,269,372	\$1,779,685	\$1,726,264	76.07%
65	ST PAUL GUARDIAN INSURANCE COMPANY	0.41%	\$2,299,063	\$2,235,222	\$1,414,748	\$2,802,628	125.38%
66	SENTRY INSURANCE A MUTUAL COMPANY	0.41%	\$2,250,945	\$1,995,977	\$1,081,527	\$1,449,091	72.60%
67	AMERICAN INSURANCE COMPANY THE	0.40%	\$2,241,301	\$2,197,015	\$1,965,700	\$780,512	35.53%
68	FAIRMONT INSURANCE COMPANY	0.40%	\$2,213,298	\$1,656,089	\$625,621	\$1,452,020	87.68%
69	FARMERS INSURANCE EXCHANGE	0.40%	\$2,203,859	\$1,920,275	\$313,726	\$1,035,656	53.93%
70	FIRE AND CASUALTY INS CO OF CONNECTICUT	0.38%	\$2,135,114	\$2,127,320	\$982,209	\$1,438,099	67.60%
71	AMERICAN INTERSTATE INS CO	0.38%	\$2,107,203	\$1,843,248	\$845,731	\$2,216,952	120.27%
72	COMMERCIAL UNION INSURANCE COMPANY	0.37%	\$2,069,049	\$2,389,032	\$2,468,298	-\$2,943,701	-123.22%
73	UNITED STATES FIDELITY & GUARANTY CO	0.35%	\$1,957,292	\$2,108,493	\$4,090,430	-\$3,736,776	-177.22%
74	MID CENTURY INSURANCE COMPANY	0.35%	\$1,928,086	\$2,137,030	\$2,136,672	\$474,148	22.19%
75	INDIANA LUMBERMENS MUTUAL INS CO	0.35%	\$1,918,404	\$2,022,973	\$1,956,532	\$1,396,431	69.03%
76	ST PAUL INSURANCE CO OF ILLINOIS THE	0.34%	\$1,910,717	\$1,944,397	\$1,742,949	\$10,264,620	527.91%
77	FIDELITY AND GUARANTY INSURANCE COMPANY	0.33%	\$1,856,253	\$1,876,551	\$1,256,531	\$627,067	33.42%
78	ROYAL INDEMNITY COMPANY	0.32%	\$1,775,194	\$1,606,447	\$645,308	\$1,468,808	91.43%
79	SECURA INSURANCE A MUTUAL COMPANY	0.32%	\$1,750,154	\$1,682,392	\$1,050,456	\$1,094,751	65.07%
80	STATE AUTO PROPERTY & CASUALTY INS CO	0.31%	\$1,709,091	\$1,710,938	\$468,478	\$669,284	39.12%
81	COLUMBIA NATIONAL INSURANCE COMPANY	0.30%	\$1,670,667	\$1,622,046	\$667,820	\$272,802	16.82%
82	EMPLOYERS MUTUAL CASUALTY COMPANY	0.30%	\$1,666,535	\$1,600,035	\$823,567	\$1,396,444	87.28%
83	VIRGINIA SURETY COMPANY INC	0.30%	\$1,645,393	\$1,108,098	\$250,992	\$672,394	60.68%
84	LIBERTY MUTUAL INSURANCE COMPANY	0.29%	\$1,620,248	\$1,395,261	\$5,809,671	-\$5,981,776	-428.72%
85	GREAT WEST CASUALTY COMPANY	0.29%	\$1,613,421	\$1,535,816	\$646,990	\$593,415	38.64%
86	AMERISURE INSURANCE COMPANY	0.29%	\$1,599,501	\$1,564,695	\$1,340,462	\$1,659,051	106.03%
87	CHURCH MUTUAL INSURANCE COMPANY	0.28%	\$1,577,394	\$1,604,409	\$655,798	\$884,050	55.10%
88	ULICO CASUALTY COMPANY	0.28%	\$1,575,326	\$1,538,464	\$804,817	\$1,481,616	96.30%
89	BITUMINOUS CASUALTY CORPORATION	0.28%	\$1,571,380	\$1,638,713	\$1,086,147	\$138,145	8.43%
90	AMERICAN CASUALTY CO OF READING PA	0.28%	\$1,562,952	\$1,086,256	\$960,655	\$330,717	30.45%
91	ARGONAUT MIDWEST INSURANCE COMPANY	0.28%	\$1,534,749	\$1,541,811	\$609,746	\$739,579	47.97%
92	HAWKEYE SECURITY INSURANCE COMPANY	0.27%	\$1,526,089	\$1,744,650	\$1,009,828	\$631,021	36.17%
93	AMERICAN ZURICH INSURANCE COMPANY	0.26%	\$1,452,342	\$1,435,914	\$1,170,479	\$1,504,971	104.81%
94	FIDELITY & GUARANTY INS UNDERWRITERS	0.25%	\$1,414,486	\$1,504,137	\$809,689	\$3,586,740	238.46%
95	GENERAL CASUALTY CO OF WISCONSIN	0.25%	\$1,406,308	\$1,409,351	\$846,278	\$510,952	36.25%
96	CAMDEN FIRE INSURANCE ASSOCIATION	0.25%	\$1,403,029	\$1,317,363	\$596,870	\$1,033,076	78.42%
97	UNIVERSAL UNDERWRITERS INS CO	0.25%	\$1,394,995	\$1,394,995	\$812,746	\$579,406	41.53%
98	CONTINENTAL INSURANCE COMPANY THE	0.25%	\$1,379,013	\$4,659,861	\$1,174,194	\$545,778	11.71%
99	NORTHERN INSURANCE CO OF NEW YORK	0.24%	\$1,340,537	\$1,306,043	\$715,083	\$603,097	46.18%
100	GRINNELL MUTUAL REINSURANCE COMPANY	0.24%	\$1,332,064	\$1,347,975	\$803,689	\$1,018,314	75.54%
101	AUTO OWNERS INSURANCE CO MUTUAL	0.23%	\$1,263,913	\$1,477,734	\$728,659	\$704,352	47.66%
102	INDEMNITY INSURANCE CO OF NORTH AMERICA	0.23%	\$1,251,615	\$1,214,317	\$614,945	\$1,321,830	108.85%
103	VALLEY FORGE INSURANCE COMPANY	0.22%	\$1,211,500	\$964,599	\$507,310	\$840,518	87.14%
104	UNITED STATES FIRE INSURANCE CO	0.21%	\$1,176,039	\$1,322,398	\$619,483	\$441,162	33.36%
105	CREDIT GENERAL INS CO	0.21%	\$1,168,025	\$1,168,025	\$313,127	\$616,210	52.76%
106	PREFERRED PROFESSIONAL INSURANCE COMPANY	0.21%	\$1,157,575	\$740,259	\$335,951	\$948,149	128.08%
107	AMERICAN ECONOMY INSURANCE COMPANY	0.21%	\$1,148,190	\$943,913	\$723,293	\$521,573	55.26%
108	CASUALTY RECIPROCAL EXCHANGE	0.21%	\$1,141,637	\$1,189,382	\$506,555	\$746,047	62.73%
109	GUIDANT MUTUAL INSURANCE CO	0.20%	\$1,133,949	\$1,092,053	\$710,962	\$1,374,884	125.90%
110	SECURITY INSURANCE CO OF HARTFORD	0.20%	\$1,128,475	\$1,202,469	\$773,715	\$503,125	41.84%
111	GENERAL INSURANCE CO OF AMERICA	0.20%	\$1,105,039	\$1,123,868	\$919,646	\$555,858	49.46%
112	NATIONAL SURETY CORPORATION	0.20%	\$1,096,493	\$1,498,190	\$3,115,480	\$958,232	63.96%
113	BENCHMARK INSURANCE COMPANY	0.19%	\$1,068,294	\$1,537,620	\$807,365	\$992,365	64.54%
114	PHARMACISTS MUTUAL INSURANCE COMPANY	0.19%	\$1,066,664	\$1,056,014	\$213,535	\$208,078	19.70%
115	ARGONAUT GREAT CENTRAL INSURANCE CO	0.18%	\$997,598	\$1,053,223	\$691,956	\$608,593	57.78%
116	NORTHERN ASSURANCE CO OF AMERICA	0.18%	\$992,622	\$1,038,930	\$648,785	\$276,360	26.60%
117	SAFECO INSURANCE CO OF AMERICA	0.18%	\$986,950	\$1,015,759	\$1,072,706	\$1,564,879	154.06%



1998 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - DIRECT WORKERS COMPENSATION

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
118	BITUMINOUS FIRE AND MARINE INS CO	0.18%	\$972,898	\$961,493	\$225,531	\$328,458	34.16%
119	NORTH RIVER INSURANCE COMPANY THE	0.17%	\$966,007	\$1,037,509	\$497,329	\$520,556	50.17%
120	PACIFIC INDEMNITY COMPANY	0.17%	\$939,528	\$1,082,441	\$633,676	\$1,043,187	96.37%
121	AMCO INSURANCE COMPANY	0.17%	\$918,494	\$890,428	\$530,592	\$755,992	84.90%
122	NEW HAMPSHIRE INSURANCE COMPANY	0.16%	\$910,064	\$1,376,828	\$364,103	\$1,392,045	101.11%
123	REGENT INSURANCE COMPANY	0.16%	\$898,416	\$959,859	\$612,429	\$677,436	70.58%
124	SAGAMORE INSURANCE COMPANY	0.16%	\$891,122	\$675,443	\$82,032	\$233,680	34.60%
125	AMERICAN HOME ASSURANCE COMPANY	0.16%	\$863,158	\$734,239	-\$117,178	-\$133,221	-18.14%
126	AMERICAN NATIONAL FIRE INSURANCE CO	0.16%	\$863,057	\$899,410	\$274,607	\$689,059	76.61%
127	COMMERCIAL COMPENSATION INS CO	0.15%	\$852,199	\$647,037	\$104,987	\$469,527	72.57%
128	BANKERS STANDARD INSURANCE COMPANY	0.15%	\$828,460	\$886,972	\$573,636	\$1,159,771	130.76%
129	MILLERS MUTUAL INSURANCE ASSOCIATION	0.15%	\$814,719	\$924,652	\$643,480	\$564,514	61.05%
130	ELECTRIC INSURANCE COMPANY	0.14%	\$800,310	\$800,469	\$597,077	\$439,500	54.91%
131	NATIONWIDE AGRIBUSINESS INS CO	0.14%	\$798,525	\$941,376	\$924,465	\$662,940	70.42%
132	CINCINNATI INS CO THE	0.14%	\$772,638	\$844,858	\$463,321	\$937,147	110.92%
133	CALIFORNIA INDEMNITY INSURANCE COMPANY	0.14%	\$772,447	\$689,348	\$312,726	\$997,621	144.72%
134	PHOENIX INSURANCE COMPANY THE	0.14%	\$770,356	\$459,825	\$183,999	\$448,505	97.54%
135	AMERICAN INTERNATIONAL SOUTH INS CO	0.13%	\$744,165	\$448,248	\$25,438	\$180,122	40.18%
136	CHUBB INDEMNITY INSURANCE COMPANY	0.13%	\$704,225	\$440,654	\$127,827	\$505,337	114.68%
137	AMERICAN RISK FUNDING INSURANCE COMPANY	0.13%	\$702,355	\$702,355	\$37,114	\$406,341	57.85%
138	TRAVELERS INDEMNITY CO OF CONNECTICUT	0.12%	\$670,789	\$1,341,127	\$2,632	-\$613,207	-45.72%
139	FIRST LIBERTY INSURANCE CORP THE	0.12%	\$670,144	\$620,533	\$638,729	\$237,140	38.22%
140	LUMBER MUTUAL INSURANCE COMPANY	0.12%	\$647,935	\$654,710	\$632,255	\$786,994	120.20%
141	CENTENNIAL INSURANCE COMPANY	0.11%	\$633,755	\$557,601	\$179,844	\$273,054	48.97%
142	AIU INSURANCE COMPANY	0.11%	\$614,976	\$1,626,170	\$1,245,651	\$1,777,599	109.31%
143	FARMLAND MUTUAL INSURANCE COMPANY	0.11%	\$597,488	\$599,414	\$400,181	\$534,854	89.23%
144	GULF INSURANCE COMPANY	0.10%	\$579,837	\$501,356	\$419,597	\$442,969	88.35%
145	MARYLAND CASUALTY COMPANY	0.10%	\$568,832	\$492,193	\$1,105,880	\$1,002,910	203.76%
146	GENERAL CASUALTY CO OF ILLINOIS	0.10%	\$543,052	\$505,638	\$398,844	\$476,753	94.29%
147	HARTFORD INSURANCE CO OF MIDWEST THE	0.10%	\$537,494	\$311,351	\$79,756	\$403,829	129.70%
148	ST PAUL MERCURY INSURANCE COMPANY	0.10%	\$536,336	\$488,976	\$110,102	\$432,924	88.54%
149	WEST AMERICAN INSURANCE COMPANY	0.09%	\$506,711	\$341,302	\$55,254	\$406,994	119.25%
150	JOHN DEERE INSURANCE COMPANY	0.09%	\$501,087	\$513,154	\$211,350	-\$1,875,691	-365.52%
151	EMPLOYERS FIRE INSURANCE COMPANY	0.09%	\$499,611	\$363,715	\$229,446	\$356,933	98.14%
152	COMMERCIAL CASUALTY INSURANCE COMPANY	0.09%	\$491,635	\$443,288	\$65,319	\$418,658	94.44%
153	TRI STATE INSURANCE CO OF MINNESOTA	0.09%	\$488,130	\$523,032	\$125,869	\$184,127	35.20%
154	FIDELITY AND DEPOSIT CO MARYLAND	0.08%	\$470,019	\$463,948	\$1,780,753	\$7,322,883	1578.38%
155	BROTHERHOOD MUTUAL INSURANCE CO	0.08%	\$447,625	\$434,396	\$173,290	\$266,326	61.31%
156	ZENITH INSURANCE COMPANY	0.08%	\$447,252	\$602,899	\$643,788	\$437,583	72.58%
157	INSURANCE COMPANY OF NORTH AMERICA	0.08%	\$442,931	\$414,166	\$509,002	\$443,617	107.11%
158	INDUSTRIAL INDEMNITY COMPANY	0.08%	\$427,061	\$452,013	\$371,821	\$284,932	63.04%
159	YASUDA FIRE & MARINE INS CO OF AMER TH	0.08%	\$418,799	\$390,356	\$110,690	\$224,570	57.53%
160	LINCOLN GENERAL INSURANCE CO	0.07%	\$412,113	\$508,232	\$199,282	\$425,020	83.63%
161	STAR INSURANCE COMPANY	0.07%	\$403,692	\$373,048	\$84,067	\$209,300	56.11%
162	CITIZENS SECURITY MUTUAL INS CO	0.07%	\$399,174	\$415,473	\$170,074	\$221,898	53.41%
163	EMCASCO INSURANCE COMPANY	0.07%	\$374,768	\$341,570	\$56,038	\$188,133	55.08%
164	NATIONAL AMERICAN INSURANCE COMPANY	0.06%	\$355,142	\$307,112	\$469,497	\$367,385	119.63%
165	HANOVER INSURANCE COMPANY THE	0.06%	\$352,750	\$560,250	\$471,973	\$512,819	91.53%
166	FIRST NATIONAL INS CO OF AMERICA	0.06%	\$352,669	\$356,915	\$147,452	-\$22,840	-6.40%
167	NN INSURANCE COMPANY	0.06%	\$344,754	\$359,781	\$246,298	\$344,624	95.79%
168	POTOMAC INSURANCE CO OF ILLINOIS	0.06%	\$340,652	\$365,759	\$260,600	\$306,508	83.80%
169	CUMIS INSURANCE SOCIETY INC	0.06%	\$321,899	\$337,734	\$154,716	\$232,243	68.77%
170	LUMBERMENS UNDERWRITING ALLIANCE	0.06%	\$321,210	\$327,178	\$120,887	\$99,004	30.26%
171	FLORISTS MUTUAL INSURANCE COMPANY	0.06%	\$305,865	\$300,397	\$139,701	\$40,384	13.44%
172	ASSOCIATED INDEMNITY CORPORATION	0.05%	\$304,271	\$285,335	\$468,668	\$1,756,547	615.61%
173	MASSACHUSETTS BAY INS CO	0.05%	\$303,905	\$299,405	\$154,176	\$434,000	144.95%
174	AMERICAN ALTERNATIVE INS CORP	0.05%	\$300,613	\$223,989	\$313	\$484,005	216.08%
175	CITIZENS INS CO OF AMERICA	0.05%	\$294,707	\$281,359	\$308,608	\$1,861,146	661.48%

**1998 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - DIRECT WORKERS COMPENSATION**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
176	SAFEGUARD INSURANCE COMPANY	0.05%	\$286,342	\$326,023	\$103,132	\$404,051	123.93%
177	ASSURANCE COMPANY OF AMERICA	0.05%	\$274,742	\$263,674	\$406,126	\$175,777	66.66%
178	EQUITY MUTUAL INSURANCE COMPANY	0.05%	\$250,822	\$240,544	\$149,381	\$251,209	104.43%
179	STATEWIDE INSURANCE COMPANY	0.05%	\$250,049	\$211,749	\$161,975	-\$28,417	-13.42%
180	PENNSYLVANIA GENERAL INSURANCE CO	0.04%	\$239,313	\$302,355	\$327,546	\$300,158	99.27%
181	RANGER INSURANCE COMPANY	0.04%	\$223,436	\$131,752	\$29,250	\$39,769	30.18%
182	GRAIN DEALERS MUTUAL INSURANCE CO	0.04%	\$220,261	\$237,702	\$152,837	\$211,056	88.79%
183	ARGONAUT INSURANCE COMPANY	0.04%	\$218,206	\$212,791	\$92,156	-\$95,659	-44.95%
184	NORTHWESTERN NATIONAL CASUALTY CO	0.04%	\$217,463	\$239,964	\$133,485	\$39,909	16.63%
185	NATIONAL FARMERS UNION STANDARD INS CO	0.04%	\$211,480	\$216,287	\$38,526	\$68,682	31.76%
186	CIGNA INSURANCE COMPANY	0.04%	\$209,550	\$182,398	\$2,960,966	\$1,718,380	942.10%
187	VALIANT INS CO	0.04%	\$206,877	\$166,394	\$154,355	-\$214,970	-129.19%
188	AMERICAN AUTOMOBILE INSURANCE CO	0.03%	\$192,184	\$326,103	\$653,763	-\$1,792,476	-549.67%
189	BIRMINGHAM FIRE INS CO OF PA	0.03%	\$187,799	\$187,799	\$1,613	\$53,690	28.59%
190	GREAT AMERICAN INSURANCE COMPANY	0.03%	\$169,529	\$185,679	\$135,205	\$211,046	113.66%
191	TIG INDEMNITY COMPANY	0.03%	\$166,958	\$463,065	\$533,639	\$228,971	49.45%
192	PHICO INSURANCE COMPANY	0.03%	\$163,618	-\$75,620	\$26,763	-\$248,590	328.74%
193	NATIONAL FIRE INS CO OF HARTFORD	0.03%	\$161,398	\$153,762	\$104,214	\$122,525	79.68%
194	HIGHLANDS INSURANCE COMPANY	0.03%	\$151,577	\$149,841	\$10,817	-\$37,314	-24.90%
195	VIGILANT INSURANCE COMPANY	0.03%	\$149,041	\$134,350	\$129,530	\$504,592	375.58%
196	HARCO NATIONAL INSURANCE COMPANY	0.03%	\$144,780	\$153,177	\$18,696	\$37,829	24.70%
197	ST PAUL PROPERTY & CASUALTY INS CO	0.02%	\$136,017	\$161,588	\$46,866	\$54,018	33.43%
198	TOKIO MARINE AND FIRE INS CO LTD (US BR	0.02%	\$129,120	\$336,269	\$430,846	\$532,519	158.36%
199	GLOBE INDEMNITY COMPANY	0.02%	\$110,891	\$110,227	\$91,511	-\$25,053	-22.73%
200	CIGNA FIRE UNDERWRITERS INS CO	0.02%	\$109,709	\$62,247	\$154,149	\$225,392	362.09%
201	HOUSTON GENERAL INS CO	0.02%	\$98,648	\$153,218	\$62,144	-\$187,692	-122.50%
202	UTICA MUTUAL INSURANCE COMPANY	0.02%	\$98,063	\$66,192	\$48,998	\$33,300	50.31%
203	CIGNA PROPERTY & CASUALTY INS CO	0.02%	\$97,151	\$85,455	\$117,037	\$75,634	88.51%
204	FRONTIER INSURANCE COMPANY	0.02%	\$91,560	\$69,766	\$433,910	\$758,534	1087.25%
205	FIREMANS FUND INS CO OF WISCONSIN	0.02%	\$84,310	\$111,708	\$148,603	-\$503,542	-450.77%
206	REDLAND INSURANCE COMPANY	0.01%	\$76,719	\$81,502	\$5,650	\$1,771	2.17%
207	AMERICAN EMPLOYERS INSURANCE CO	0.01%	\$71,546	\$51,148	\$5,522	\$724	1.42%
208	MINNESOTA FIRE AND CASUALTY COMPANY	0.01%	\$69,277	\$107,198	\$643	\$11,064	10.32%
209	NORTH AMERICAN SPECIALTY INS CO	0.01%	\$65,147	\$34,454	\$0	-\$278	-0.81%
210	OWNERS INSURANCE COMPANY	0.01%	\$63,546	\$23,531	\$733	\$16,448	69.90%
211	AMERICAN AND FOREIGN INSURANCE CO	0.01%	\$60,065	\$68,396	\$27,032	-\$59,660	-87.23%
212	GROGERS INSURANCE COMPANY	0.01%	\$59,997	\$51,317	\$17,246	\$25,017	48.75%
213	AMERICAN GUARANTEE & LIABILITY INS CO	0.01%	\$57,675	\$308,810	\$408,793	-\$162,674	-52.68%
214	SECURITY NATIONAL INSURANCE COMPANY	0.01%	\$56,220	\$34,288	\$8,072	\$19,478	56.81%
215	CINCINNATI INDEMNITY COMPANY INC	0.01%	\$52,078	\$47,990	\$4,445	\$69,622	145.08%
216	HARTFORD ACCIDENT & INDEMNITY CO	0.01%	\$50,714	\$35,162	\$834,996	-\$386,106	-1098.08%
217	TRINITY UNIVERSAL INS CO OF KANSAS INC	0.01%	\$45,356	\$39,001	\$13,592	\$32,350	82.95%
218	UNITED WISCONSIN INSURANCE COMPANY	0.01%	\$44,304	\$44,357	\$33,626	\$3,225	7.27%
219	DEPOSITORS INSURANCE COMPANY	0.01%	\$43,694	\$19,412	\$724	\$7,600	39.15%
220	GAN NORTH AMERICAN INSURANCE CO	0.01%	\$43,245	\$43,347	\$7,644	\$294	0.68%
221	CAPITAL CITY INSURANCE COMPANY INC	0.01%	\$34,352	\$34,352	\$354,881	\$1,983,436	5773.86%
222	SUMITOMO MARINE & FIRE INS CO LTD	0.01%	\$33,530	\$102,433	\$29,412	-\$22,834	-22.29%
223	MIDWEST EMPLOYERS CASUALTY COMPANY	0.01%	\$29,504	\$122,755	\$142	\$175,454	142.93%
224	TRINITY UNIVERSAL INSURANCE COMPANY	0.00%	\$25,568	\$37,732	\$1,029	\$18,451	48.90%
225	TRANS PACIFIC INSURANCE COMPANY	0.00%	\$22,096	\$24,245	\$292	\$4,355	17.96%
226	CHRYSLER INSURANCE COMPANY	0.00%	\$18,905	\$43,855	\$16,973	-\$96,348	-219.70%
227	PROTECTIVE INSURANCE COMPANY	0.00%	\$18,601	\$18,601	\$0	-\$11,290	-60.70%
228	TRAVELERS CASUALTY AND SURETY CO OF IL	0.00%	\$16,655	-\$60,183	\$22,943	-\$331,059	550.09%
229	STATE AUTOMOBILE MUTUAL INS CO	0.00%	\$14,886	\$14,790	\$124,742	-\$46,854	-316.80%
230	ZURICH AMERICAN INS CO OF IL	0.00%	\$14,771	\$12,367	\$14,706	\$28,865	233.40%
231	TITAN INDEMNITY COMPANY	0.00%	\$8,605	\$24,270	\$1,663	\$17,897	73.74%
232	FEDERATED RURAL ELECTRIC INS CORP	0.00%	\$7,434	\$4,577	\$41,773	\$1,672	36.53%
233	NATIONWIDE PROPERTY & CASUALTY INS CO	0.00%	\$6,706	\$6,818	\$54,367	-\$106,923	-1568.25%

**1998 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - DIRECT WORKERS COMPENSATION**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
234	MUTUAL SERVICE CASUALTY INSURANCE CO	0.00%	\$6,417	\$46,843	\$14,053	-\$169,687	-362.25%
235	HARLEYSVILLE MUTUAL INSURANCE CO	0.00%	\$5,028	\$1,684	\$0	\$0	0.00%
236	SAVERS PROPERTY & CASUALTY INS CO	0.00%	\$4,129	\$4,354	\$814	-\$9,207	-211.46%
237	INTERCARGO INSURANCE COMPANY	0.00%	\$3,705	\$5,280	\$0	\$0	0.00%
238	COMMERCE AND INDUSTRY INSURANCE CO	0.00%	\$3,250	\$2,992	\$10,724	\$12,180	407.09%
239	TRAVELERS CASUALTY COMPANY OF CONNECTICUT	0.00%	\$3,237	\$6,473	\$3,446	\$9,325	144.06%
240	NORTHBROOK PROPERTY & CASUALTY INS CO	0.00%	\$3,179	\$3,764	\$11,513	-\$104,304	-2771.09%
241	ATLANTIC INSURANCE COMPANY	0.00%	\$3,104	\$3,104	\$132	-\$368	-11.86%
242	ALLIANZ INSURANCE COMPANY	0.00%	\$3,083	\$3,318	\$839	-\$64,805	-1953.13%
243	OHIO FARMERS INSURANCE CO	0.00%	\$2,804	\$3,885	\$0	-\$191	-4.92%
244	GAN NATIONAL INSURANCE COMPANY	0.00%	\$1,851	\$16,784	\$5,291	\$8,790	52.37%
245	COLONIAL AMERICAN CASUALTY AND SURETY C	0.00%	\$1,382	\$1,403	\$0	\$945	67.36%
246	PENNSYLVANIA NATIONAL MUTUAL CAS INS CO	0.00%	\$998	\$1,492	\$7,200	\$238,954	16015.68%
247	NORTHBROOK INDEMNITY CO	0.00%	\$629	\$838	\$0	-\$18,909	-2256.44%
248	ALASKA NATIONAL INSURANCE COMPANY	0.00%	\$618	\$564	\$0	\$0	0.00%
249	TRAVELERS COMMERCIAL INSURANCE COMPANY	0.00%	\$520	\$520	\$0	\$0	0.00%
250	WESTFIELD INSURANCE COMPANY	0.00%	\$430	\$430	\$0	\$66	15.35%
251	AMERICAN FIRE & CASUALTY COMPANY	0.00%	\$390	\$1,507	\$21,435	\$40,153	2664.43%
252	REPUBLIC WESTERN INS CO	0.00%	\$290	\$3,292	\$0	\$0	0.00%
253	PETROLEUM CASUALTY COMPANY	0.00%	\$112	\$112	\$0	\$0	0.00%
254	ALLSTATE INSURANCE COMPANY	0.00%	\$71	\$68	\$198,452	\$429,009	630895.59%
255	ALLSTATE INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	-\$2,478	N/A
256	AMERICAN REINSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$1,011	N/A
257	AUTOMOBILE INS CO OF HARTFORD CT	0.00%	\$0	-\$8	-\$608	-\$71,057	888212.50%
258	BOSTON OLD COLONY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$25,010	N/A
259	BUCKEYE UNION INSURANCE COMPANY	0.00%	\$0	\$0	\$1,955	\$1,955	N/A
260	CENTURY INDEMNITY COMPANY	0.00%	\$0	\$0	\$32,445	\$304,249	N/A
261	COLONIAL PENN INSURANCE COMPANY	0.00%	\$0	\$0	\$5,612	-\$5,288	N/A
262	COMMERCIAL INS CO OF NEWARK NJ	0.00%	\$0	-\$503	\$3,660	-\$93,667	18621.67%
263	CONTINENTAL WESTERN CASUALTY COMPANY	0.00%	\$0	\$0	\$120,231	\$93,999	N/A
264	COREGIS INSURANCE COMPANY	0.00%	\$0	\$0	\$8,537	-\$112,360	N/A
265	COUNTRY PREFERRED INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$347	N/A
266	EMPIRE FIRE AND MARINE INSURANCE CO	0.00%	\$0	\$0	\$0	\$6	N/A
267	FARM BUREAU TOWN & COUNTRY INS CO OF MO	0.00%	\$0	\$0	\$0	-\$5,000	N/A
268	FARMERS AND MERCHANTS INSURANCE CO	0.00%	\$0	\$0	\$8,021	\$1,041	N/A
269	FIREMENS INS CO OF NEWARK NEW JERSEY	0.00%	\$0	\$6,266	\$0	-\$2,135	-34.07%
270	FORUM INSURANCE COMPANY	0.00%	\$0	\$0	\$14,248	\$92,229	N/A
271	GLENS FALLS INSURANCE COMPANY THE	0.00%	\$0	\$0	\$0	\$2,065	N/A
272	GUIDANT ELITE INSURANCE CO	0.00%	\$0	\$0	\$588	\$588	N/A
273	IGF INSURANCE COMPANY	0.00%	\$0	\$0	\$5,195	\$0	N/A
274	INTERNATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$1,031,893	\$501,525	N/A
275	KANSAS CITY FIRE & MARINE INS CO	0.00%	\$0	\$0	\$79,891	\$106,100	N/A
276	LMI INSURANCE COMPANY	0.00%	\$0	\$0	\$745	-\$57,258	N/A
277	MARKEL INSURANCE COMPANY	0.00%	\$0	\$0	\$4,148	-\$62,617	N/A
278	METROPOLITAN PROPERTY & CASUALTY INS CO	0.00%	\$0	\$63,104	\$0	-\$15,590	-24.71%
279	MICHIGAN MILLERS MUTUAL INS CO	0.00%	\$0	\$0	\$245,749	\$459,034	N/A
280	MID-CONTINENT CASUALTY COMPANY	0.00%	\$0	\$0	\$0	-\$18,293	N/A
281	NATIONAL FARMERS UNION PRO & CAS CO	0.00%	\$0	\$0	\$87,538	\$53,613	N/A
282	NATIONAL INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	-\$39	N/A
283	NATIONAL LIABILITY & FIRE INS CO	0.00%	\$0	\$0	\$0	-\$3,423	N/A
284	NIAGARA FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$6,040	-\$2,158	N/A
285	OCCIDENTAL FIRE & CAS CO OF NC	0.00%	\$0	\$0	\$4,782	\$9,991	N/A
286	PROVIDENCE WASHINGTON INSURANCE CO	0.00%	\$0	\$0	\$0	-\$17,253	N/A
287	PRUDENTIAL GENERAL INS CO	0.00%	\$0	\$0	\$0	-\$145	N/A
288	SHELTER MUTUAL INSURANCE CO	0.00%	\$0	\$0	\$83,038	\$82,336	N/A
289	TRANSPORT INSURANCE COMPANY	0.00%	\$0	\$0	\$30,793	-\$4,925	N/A
290	TRI STATE INSURANCE COMPANY	0.00%	\$0	\$0	\$937	-\$576	N/A
291	WESTCHESTER FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$88	N/A

1998 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - DIRECT WORKERS COMPENSATION

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
292	YORK INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$2	N/A
293	CIGNA INDEMNITY INS CO	0.00%	-\$40	-\$40	\$0	-\$189	472.50%
294	NORTHBROOK NATIONAL INS CO	0.00%	-\$1,201	-\$1,157	\$0	-\$61,759	5337.86%
295	AMERICAN ALLIANCE INSURANCE COMPANY	0.00%	-\$1,553	\$444,377	\$116,662	\$287,083	64.60%
296	PENNSYLVANIA MANUFACTURERS ASSOC INS C	0.00%	-\$1,900	\$1,757	\$0	-\$11,039	-628.29%
297	NATIONWIDE MUTUAL FIRE INSURANCE CO	0.00%	-\$2,900	\$1,297	\$49,531	-\$365,763	-28200.69%
298	TRAVELERS CASUALTY AND SURETY CO OF AMERICA	0.00%	-\$3,826	-\$18,455	\$29,591	\$17,010	-92.17%
299	RELIANCE INSURANCE COMPANY	0.00%	-\$8,387	\$697,524	\$1,267,144	-\$706,267	-101.25%
300	FARMINGTON CASUALTY COMPANY	0.00%	-\$16,468	-\$15,848	\$41,491	-\$186,959	1179.70%
301	GREAT NORTHERN INSURANCE COMPANY	0.00%	-\$19,269	\$143,816	\$185,183	\$341,653	237.56%
302	CAROLINA CASUALTY INSURANCE COMPANY	0.00%	-\$26,075	-\$3,363	-\$1,365	-\$2,925	86.98%
303	RISORP NATIONAL INSURANCE COMPANY	-0.01%	-\$41,533	\$349,666	\$1,505,807	\$578,103	165.33%
304	FIDELITY AND CASUALTY CO OF NY	-0.01%	-\$51,272	-\$51,272	\$1,829,574	-\$1,075,634	2097.90%
305	TRAVELERS CASUALTY AND SURETY CO	-0.01%	-\$63,844	\$371,314	\$7,535,698	\$3,345,817	901.07%
306	TIG INSURANCE COMPANY	-0.01%	-\$78,393	-\$90,148	\$75,258	-\$55,988	62.11%
307	AGRICULTURAL INSURANCE COMPANY	-0.06%	-\$360,675	-\$365,312	\$98,226	-\$156,318	42.79%
308	STANDARD FIRE INSURANCE COMPANY	-0.17%	-\$931,572	-\$1,190,004	\$660,869	-\$871,483	73.23%
TOTAL		100.00%	\$554,997,730	\$569,569,838	\$368,081,625	\$334,380,717	58.71%

1998 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - OTHER LIABILITY (Bodily Injury & Property Damage)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	FEDERAL INSURANCE COMPANY	10.18%	\$27,348,828	\$26,468,324	\$4,441,358	\$9,501,866	35.90%
2	AMERICAN AUTOMOBILE INSURANCE CO	8.68%	\$23,320,389	\$24,444,338	\$16,676,227	\$27,462,903	112.35%
3	RELIANCE INSURANCE COMPANY	6.85%	\$18,395,399	-\$1,839,743	\$13,418,914	\$11,697,381	-635.82%
4	GUARANTY NATIONAL INSURANCE COMPANY	3.61%	\$9,691,350	\$9,851,137	\$186,543	\$4,245,801	43.10%
5	CONTINENTAL CASUALTY COMPANY	3.15%	\$8,464,006	-\$728,268	\$5,263,836	\$10,768,219	-1478.61%
6	STATE FARM FIRE AND CASUALTY CO	2.91%	\$7,811,425	\$8,043,041	\$1,092,872	\$3,847,824	47.84%
7	ZURICH INSURANCE COMPANY	2.85%	\$7,641,802	\$5,490,726	\$4,431,632	\$3,268,239	59.52%
8	TRAVELERS INDEMNITY CO OF ILLINOIS	1.88%	\$5,056,365	\$6,096,684	\$1,402,093	\$3,155,526	51.76%
9	NATIONAL UNION FIRE INS CO OF PITTSBURG	1.86%	\$5,000,273	-\$1,207,460	\$8,924,900	\$12,170,630	-1007.95%
10	AMERICAN STATES INSURANCE COMPANY	1.86%	\$4,985,336	\$5,057,397	\$2,490,398	\$11,488,652	227.17%
11	SECURITY INSURANCE CO OF HARTFORD	1.75%	\$4,710,525	\$4,731,568	\$2,695,586	\$3,463,057	73.19%
12	GULF INSURANCE COMPANY	1.53%	\$4,112,288	\$3,108,173	\$10,706	\$1,551,665	49.92%
13	AMERICAN FAMILY MUTUAL INS CO	1.39%	\$3,729,530	\$3,774,286	\$797,365	\$2,479,574	65.70%
14	SHELTER MUTUAL INSURANCE CO	1.33%	\$3,567,726	\$3,512,492	\$2,428,384	\$1,990,857	56.68%
15	TRAVELERS INDEMNITY COMPANY	1.24%	\$3,332,896	\$4,539,245	\$2,754,993	\$1,999,107	44.04%
16	ROYAL INSURANCE COMPANY OF AMERICA	1.23%	\$3,294,680	\$2,259,028	\$447,831	\$1,440,094	63.75%
17	FEDERATED MUTUAL INSURANCE COMPANY	1.19%	\$3,208,863	\$3,330,939	\$1,241,332	\$449,381	13.49%
18	ST PAUL FIRE & MARINE INSURANCE CO	1.17%	\$3,140,060	\$3,303,911	\$2,325,884	\$2,482,492	75.14%
19	CINCINNATI INS CO THE	1.11%	\$2,994,055	\$2,856,389	\$140,753	-\$141,580	-4.96%
20	UNITED FIRE AND CASUALTY COMPANY	1.02%	\$2,742,985	\$2,728,308	\$888,368	-\$1,156,309	-42.38%
21	AMERICAN ZURICH INSURANCE COMPANY	1.01%	\$2,709,953	\$2,579,535	\$323,708	\$1,712,003	66.37%
22	UNIVERSAL UNDERWRITERS INS CO	0.95%	\$2,542,268	\$2,545,642	\$672,903	\$794,387	31.21%
23	EMPLOYERS REINSURANCE CORPORATION	0.94%	\$2,515,315	\$2,688,123	\$1,372,463	\$1,255,840	46.72%
24	TIG INSURANCE COMPANY	0.93%	\$2,485,125	\$2,466,599	\$622,064	\$3,217,259	130.43%
25	ST PAUL MERCURY INSURANCE COMPANY	0.92%	\$2,461,376	\$3,147,059	\$5,268,217	\$4,484,775	142.51%
26	TRANSCONTINENTAL INSURANCE COMPANY	0.84%	\$2,254,201	\$2,421,313	\$1,606,414	\$576,979	23.83%
27	TRANSPORTATION INSURANCE COMPANY	0.74%	\$1,988,783	\$3,259,854	\$1,575,739	-\$370,781	-11.37%
28	GREAT AMERICAN INSURANCE COMPANY	0.69%	\$1,863,005	\$1,629,204	\$6,492	\$216,983	13.32%
29	CONTINENTAL WESTERN INSURANCE CO	0.67%	\$1,812,177	\$1,733,466	\$262,019	\$2,172,557	125.33%
30	EMPLOYERS MUTUAL CASUALTY COMPANY	0.65%	\$1,747,817	\$1,690,438	\$652,762	\$186,179	11.01%
31	LIBERTY MUTUAL FIRE INSURANCE CO	0.64%	\$1,706,181	\$1,357,470	\$923,633	-\$55,139	-4.06%
32	INDEMNITY INSURANCE CO OF NORTH AMERICA	0.63%	\$1,696,118	\$1,901,865	\$0	\$325,468	17.11%
33	HAWKEYE SECURITY INSURANCE COMPANY	0.63%	\$1,679,610	\$1,770,198	\$427,128	\$487,848	27.56%
34	TRAVELERS CASUALTY AND SURETY CO OF AMERICA	0.62%	\$1,678,121	\$1,659,154	\$65,219	-\$106,330	-6.41%
35	NATIONAL CASUALTY COMPANY	0.62%	\$1,671,077	\$1,777,531	\$728,935	\$754,731	42.46%
36	STATE AUTO PROPERTY & CASUALTY INS CO	0.62%	\$1,651,738	\$1,739,973	\$462,960	\$672,776	38.67%
37	GRINNELL MUTUAL REINSURANCE COMPANY	0.61%	\$1,631,673	\$1,593,583	\$863,412	\$980,013	61.50%
38	UNITED SECURITY INSURANCE COMPANY	0.60%	\$1,623,276	\$1,548,901	\$460,559	\$490,040	31.64%
39	UNITED STATES FIDELITY & GUARANTY CO	0.60%	\$1,610,046	\$1,731,450	\$4,098,137	\$28,665	1.66%
40	AMERICAN ALTERNATIVE INS CORP	0.59%	\$1,574,694	\$1,677,360	\$18,755	\$1,080,491	64.42%
41	GENERAL ACCIDENT INS CO OF AMERICA	0.56%	\$1,503,808	\$1,500,999	\$1,876,045	\$6,074,532	404.70%
42	TWIN CITY FIRE INS CO	0.55%	\$1,478,164	\$1,566,532	\$286,473	-\$1,076,058	-68.69%
43	RELIANCE NATIONAL INDEMNITY COMPANY	0.55%	\$1,472,536	\$1,309,944	\$718,376	-\$617,140	-47.11%
44	NEW HAMPSHIRE INSURANCE COMPANY	0.54%	\$1,452,930	\$1,577,717	\$2,297,975	\$2,129,286	134.96%
45	FIREMANS FUND INSURANCE COMPANY	0.53%	\$1,421,838	\$1,679,801	\$1,877,598	\$3,933,486	234.16%
46	CAMERON MUTUAL INSURANCE COMPANY	0.53%	\$1,413,288	\$1,433,719	\$695,165	\$694,956	48.47%
47	ST PAUL PROPERTY & CASUALTY INS CO	0.52%	\$1,400,823	\$1,130,019	\$71,335	\$686,063	60.71%
48	OHIO CASUALTY INSURANCE COMPANY	0.50%	\$1,354,558	\$1,402,225	\$259,319	\$332,635	23.72%
49	COMMERCIAL UNION INSURANCE COMPANY	0.48%	\$1,298,870	\$1,222,291	\$99,792	\$3,022,966	247.32%
50	SAFECO INSURANCE CO OF AMERICA	0.45%	\$1,215,375	\$1,170,564	\$453,917	\$41,050	3.51%
51	NATIONAL SURETY CORPORATION	0.45%	\$1,210,035	\$1,621,057	\$9,976,104	\$26,662,877	1644.78%
52	FEDERATED RURAL ELECTRIC INS CORP	0.44%	\$1,173,510	\$1,188,160	\$267,950	\$789,529	66.45%
53	GENESIS INSURANCE COMPANY	0.42%	\$1,139,037	\$883,081	\$186,654	\$719,654	81.49%
54	RLI INSURANCE COMPANY	0.42%	\$1,133,634	\$991,693	\$9,000	\$184,729	18.63%
55	AMERICAN GUARANTEE & LIABILITY INS CO	0.42%	\$1,118,565	\$623,894	-\$10,000	\$279,382	44.78%

**1998 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - OTHER LIABILITY (Bodily Injury & Property Damage)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
164	T H E INSURANCE COMPANY	0.06%	\$171,195	\$171,849	\$11,529	\$192,030	111.74%
165	EMPIRE FIRE AND MARINE INSURANCE CO	0.06%	\$169,764	\$137,475	\$41,700	\$149,814	108.98%
166	HORACE MANN INSURANCE COMPANY	0.06%	\$168,581	\$169,128	\$4,034	-\$6,843	-4.05%
167	COLUMBIA NATIONAL INSURANCE COMPANY	0.06%	\$162,976	\$148,143	\$0	\$668	0.45%
168	VALLEY FORGE INSURANCE COMPANY	0.06%	\$161,949	\$167,003	\$31,418	-\$588,050	-352.12%
169	WESTERN SURETY COMPANY	0.06%	\$161,166	\$163,424	\$14,300	\$15,700	9.61%
170	ASSOCIATED INDEMNITY CORPORATION	0.06%	\$151,368	\$152,411	\$1,616	-\$261,764	-171.75%
171	UNION INSURANCE CO	0.05%	\$132,868	\$143,536	\$0	\$2	0.00%
172	TRAVELERS INDEMNITY CO OF CONNECTICUT	0.05%	\$127,722	-\$704,945	\$870	\$692,738	-98.27%
173	PACIFIC EMPLOYERS INSURANCE COMPANY	0.05%	\$123,552	\$15,182	\$0	\$242,826	1599.43%
174	UNDERWRITERS INSURANCE COMPANY	0.04%	\$117,720	\$146,319	\$0	-\$20,745	-14.18%
175	SHELTER GENERAL INS CO	0.04%	\$113,577	\$104,477	\$155,123	-\$274,133	-262.39%
176	CLARENDON NATIONAL INS CO	0.04%	\$111,276	\$95,140	\$0	\$2,715	2.85%
177	ECONOMY FIRE & CASUALTY COMPANY	0.04%	\$110,341	\$110,458	\$3,769	\$9,479	8.58%
178	LUMBER MUTUAL INSURANCE COMPANY	0.04%	\$109,681	\$107,519	\$0	\$0	0.00%
179	AMERICAN ECONOMY INSURANCE COMPANY	0.04%	\$107,922	\$106,671	\$4,142	\$395,527	370.79%
180	CHRYSLER INSURANCE COMPANY	0.04%	\$107,504	\$105,954	\$0	-\$9,674	-9.13%
181	NATIONAL FIRE INS CO OF HARTFORD	0.04%	\$106,572	\$106,374	\$58,218	-\$37,520	-35.27%
182	COREGIS INSURANCE COMPANY	0.04%	\$106,284	\$123,209	\$4,000	-\$34,168	-27.73%
183	HARTFORD CASUALTY INS CO	0.04%	\$106,140	\$172,132	\$1,498	-\$47,824	-27.78%
184	CITIZENS SECURITY MUTUAL INS CO	0.04%	\$105,770	\$103,244	\$15,049	-\$15,846	-15.35%
185	EVEREST NATIONAL INSURANCE COMPANY	0.04%	\$101,268	\$99,656	\$0	\$7,833	7.86%
186	CREDIT GENERAL INS CO	0.04%	\$97,766	\$169,074	\$0	\$56,525	33.43%
187	EMPLOYERS FIRE INSURANCE COMPANY	0.04%	\$97,549	\$95,703	\$0	\$48,868	51.06%
188	BANCINSURE INC	0.04%	\$97,255	\$58,193	\$0	\$23,426	40.26%
189	AMERISURE INSURANCE COMPANY	0.03%	\$91,837	\$38,878	\$2,954	\$6,354	16.34%
190	STAR INSURANCE COMPANY	0.03%	\$91,790	\$78,124	\$1,605	\$13,497	17.28%
191	LITITZ MUTUAL INSURANCE COMPANY	0.03%	\$90,454	\$101,097	\$30,286	\$7,113	7.04%
192	MARKEL INSURANCE COMPANY	0.03%	\$90,038	\$110,079	\$5,000	\$38,399	34.88%
193	AMERICAN CONTINENTAL INSURANCE CO	0.03%	\$89,778	\$83,624	\$2,500,000	-\$26,707	-31.94%
194	AMERICAN MODERN HOME INSURANCE CO	0.03%	\$88,890	\$86,837	\$5,416	-\$127,873	-147.26%
195	NORTH RIVER INSURANCE COMPANY THE	0.03%	\$87,517	\$81,129	\$16,144	\$484,978	597.79%
196	AUTOMOBILE CLUB INTER-INS EXCHANGE	0.03%	\$87,156	\$79,831	\$0	\$0	0.00%
197	GENERAL STAR NATIONAL INS CO	0.03%	\$86,622	\$63,774	\$0	-\$75,000	-117.60%
198	AMERICAN MANUFACTURERS MUTUAL INS CO	0.03%	\$84,125	\$78,996	\$6,953	-\$72,531	-91.82%
199	MIC PROPERTY AND CASUALTY INS CORP	0.03%	\$83,614	\$93,362	\$1,544,727	\$1,088,747	1166.16%
200	MENDOTA INSURANCE COMPANY	0.03%	\$83,186	\$96,953	\$41,984	\$16,319	16.83%
201	AUTOMOBILE INS CO OF HARTFORD CT	0.03%	\$81,756	\$84,576	\$0	-\$29,474	-34.85%
202	HARTFORD UNDERWRITERS INSURANCE CO	0.03%	\$81,563	\$76,140	\$0	-\$25,077	-32.94%
203	MARYLAND CASUALTY COMPANY	0.03%	\$81,072	\$82,563	\$15,000	-\$268,004	-324.61%
204	TRINITY UNIVERSAL INS CO OF KANSAS INC	0.03%	\$80,869	\$89,059	\$41,287	\$59,214	66.49%
205	FIRST SPECIALTY INSURANCE CORPORATION	0.03%	\$80,490	\$99,552	\$0	\$31,989	32.13%
206	GUIDANT SPECIALTY MUTUAL INSURANCE CO	0.03%	\$78,914	\$76,327	\$0	\$4,320	5.66%
207	REGENT INSURANCE COMPANY	0.03%	\$78,129	\$83,256	\$3,686	\$10,280	12.35%
208	SECURITY NATIONAL INSURANCE COMPANY	0.03%	\$75,995	\$70,638	\$5,667	\$35,871	50.78%
209	BROTHERHOOD MUTUAL INSURANCE CO	0.03%	\$75,732	\$72,294	\$0	-\$2,663	-3.68%
210	MID CENTURY INSURANCE COMPANY	0.03%	\$73,087	\$40,925	\$7,892	-\$91,215	-222.88%
211	FIDELITY AND CASUALTY CO OF NY	0.03%	\$72,106	\$106,445	\$13,812	-\$1,960,316	-1841.62%
212	ECONOMY PREFERRED INSURANCE COMPANY	0.03%	\$71,984	\$70,537	\$0	\$58,695	83.21%
213	FOREMOST PROPERTY AND CASUALTY INS CO	0.03%	\$71,535	\$70,121	\$15,361	-\$1,353	-1.93%
214	ALLIED PROPERTY & CASUALTY INS CO	0.03%	\$68,777	\$64,597	\$2,415	\$1,808	2.80%
215	REDLAND INSURANCE COMPANY	0.03%	\$67,939	\$57,193	\$0	-\$8,046	-14.07%
216	INDIANA LUMBERMENS MUTUAL INS CO	0.02%	\$63,936	\$62,128	\$0	-\$9,822	-15.81%
217	METROPOLITAN PROPERTY & CASUALTY INS CO	0.02%	\$63,464	\$0	\$0	\$0	N/A

**1998 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - OTHER LIABILITY (Bodily Injury & Property Damage)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	FEDERAL INSURANCE COMPANY	10.18%	\$27,348,828	\$26,468,324	\$4,441,358	\$9,501,866	35.90%
2	AMERICAN AUTOMOBILE INSURANCE CO	8.68%	\$23,320,389	\$24,444,338	\$16,676,227	\$27,462,903	112.35%
3	RELIANCE INSURANCE COMPANY	6.85%	\$18,395,399	-\$1,839,743	\$13,418,914	\$11,697,381	-635.82%
4	GUARANTY NATIONAL INSURANCE COMPANY	3.61%	\$9,691,350	\$9,851,137	\$186,543	\$4,245,801	43.10%
5	CONTINENTAL CASUALTY COMPANY	3.15%	\$8,464,006	-\$728,268	\$5,263,836	\$10,768,219	-1478.61%
6	STATE FARM FIRE AND CASUALTY CO	2.91%	\$7,811,425	\$8,043,041	\$1,092,872	\$3,847,824	47.84%
7	ZURICH INSURANCE COMPANY	2.85%	\$7,641,802	\$5,490,726	\$4,431,632	\$3,268,239	59.52%
8	TRAVELERS INDEMNITY CO OF ILLINOIS	1.88%	\$5,056,365	\$6,096,684	\$1,402,093	\$3,155,526	51.76%
9	NATIONAL UNION FIRE INS CO OF PITTSBURG	1.86%	\$5,000,273	-\$1,207,460	\$8,924,900	\$12,170,630	-1007.95%
10	AMERICAN STATES INSURANCE COMPANY	1.86%	\$4,985,336	\$5,057,397	\$2,490,398	\$11,488,652	227.17%
11	SECURITY INSURANCE CO OF HARTFORD	1.75%	\$4,710,525	\$4,731,568	\$2,695,586	\$3,463,057	73.19%
12	GULF INSURANCE COMPANY	1.53%	\$4,112,288	\$3,108,173	\$10,706	\$1,551,665	49.92%
13	AMERICAN FAMILY MUTUAL INS CO	1.39%	\$3,729,530	\$3,774,286	\$797,365	\$2,479,574	65.70%
14	SHELTER MUTUAL INSURANCE CO	1.33%	\$3,567,726	\$3,512,492	\$2,428,384	\$1,990,857	56.68%
15	TRAVELERS INDEMNITY COMPANY	1.24%	\$3,332,896	\$4,539,245	\$2,754,993	\$1,999,107	44.04%
16	ROYAL INSURANCE COMPANY OF AMERICA	1.23%	\$3,294,680	\$2,259,028	\$447,831	\$1,440,094	63.75%
17	FEDERATED MUTUAL INSURANCE COMPANY	1.19%	\$3,208,863	\$3,330,939	\$1,241,332	\$449,381	13.49%
18	ST PAUL FIRE & MARINE INSURANCE CO	1.17%	\$3,140,060	\$3,303,911	\$2,325,884	\$2,482,492	75.14%
19	CINCINNATI INS CO THE	1.11%	\$2,994,055	\$2,856,389	\$140,753	-\$141,580	-4.96%
20	UNITED FIRE AND CASUALTY COMPANY	1.02%	\$2,742,985	\$2,728,308	\$888,368	-\$1,156,309	-42.38%
21	AMERICAN ZURICH INSURANCE COMPANY	1.01%	\$2,709,953	\$2,579,535	\$323,708	\$1,712,003	66.37%
22	UNIVERSAL UNDERWRITERS INS CO	0.95%	\$2,542,268	\$2,545,642	\$672,903	\$794,387	31.21%
23	EMPLOYERS REINSURANCE CORPORATION	0.94%	\$2,515,315	\$2,688,123	\$1,372,463	\$1,255,840	46.72%
24	TIG INSURANCE COMPANY	0.93%	\$2,485,125	\$2,466,599	\$622,064	\$3,217,259	130.43%
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28	GREAT AMERICAN INSURANCE COMPANY	0.69%	\$1,863,005	\$1,629,204	\$6,492	\$216,983	13.32%
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32	INDEMNITY INSURANCE CO OF NORTH AMERICA	0.63%	\$1,696,118	\$1,901,865	\$0	\$325,468	17.11%
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54	RLI INSURANCE COMPANY	0.42%	\$1,133,634	\$991,693	\$9,000	\$184,729	18.63%
55	AMERICAN GUARANTEE & LIABILITY INS CO	0.42%	\$1,118,565	\$623,894	-\$10,000	\$279,382	44.78%



**1998 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - OTHER LIABILITY (Bodily Injury & Property Damage)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
56	ROYAL INDEMNITY COMPANY	0.40%	\$1,081,698	\$1,034,639	\$149,379	\$1,121,612	108.41%
57	SAVERS PROPERTY & CASUALTY INS CO	0.39%	\$1,057,040	\$965,301	\$55,019	\$101,383	10.50%
58	KANSAS BANKERS SURETY COMPANY THE	0.37%	\$984,460	\$971,857	\$154,524	-\$315,587	-32.47%
59	FARMERS INSURANCE EXCHANGE	0.36%	\$967,478	\$972,024	\$143,317	\$316,398	32.55%
60	ZURICH AMERICAN INS CO OF IL	0.35%	\$950,830	\$903,704	\$0	\$862,740	95.47%
61	PHILADELPHIA INDEMNITY INSURANCE CO	0.35%	\$945,705	\$928,417	\$17,863	\$986,353	106.24%
62	MICHIGAN MUTUAL INSURANCE COMPANY	0.35%	\$943,646	\$1,035,997	\$403,760	\$403,128	38.91%
63	FIRST FINANCIAL INSURANCE COMPANY	0.35%	\$934,206	\$1,048,288	\$84,042	\$346,180	33.02%
64	FRONTIER INSURANCE COMPANY	0.35%	\$932,325	\$1,014,978	\$381,713	-\$120,718	-11.89%
65	LIBERTY MUTUAL INSURANCE COMPANY	0.35%	\$929,151	\$954,409	\$391,172	-\$1,598,877	-167.53%
66	BENCHMARK INSURANCE COMPANY	0.34%	\$912,119	\$951,532	\$665,302	\$962,995	101.20%
67	AMERICAN NATIONAL FIRE INSURANCE CO	0.32%	\$862,907	\$1,036,058	\$11,542	\$125,461	12.11%
68	INSURANCE COMPANY OF NORTH AMERICA	0.32%	\$855,431	\$808,139	\$1,424,947	\$4,830	0.60%
69	GREAT WEST CASUALTY COMPANY	0.32%	\$850,440	\$838,315	\$47,876	\$771,253	92.00%
70	AMERICAN ALLIANCE INSURANCE COMPANY	0.32%	\$846,861	\$686,326	\$0	\$39,259	5.72%
71	NATIONWIDE MUTUAL INSURANCE COMPANY	0.31%	\$839,567	\$949,842	\$40,214	-\$787,483	-82.91%
72	TRUCK INSURANCE EXCHANGE	0.29%	\$783,372	\$721,985	\$220,162	-\$71,322	-9.88%
73	COLUMBIA MUTUAL INSURANCE CO	0.29%	\$780,359	\$801,909	\$364,445	\$361,339	45.06%
74	MISSOURI HOSPITAL PLAN	0.29%	\$775,439	\$770,715	\$15,099	-\$170,401	-22.11%
75	TRAVELERS CASUALTY AND SURETY CO	0.28%	\$749,610	\$921,578	\$1,253,461	\$1,796,035	194.89%
76	CIGNA INSURANCE COMPANY	0.25%	\$683,166	\$1,707,494	\$343,450	\$95,447	5.59%
77	BITUMINOUS CASUALTY CORPORATION	0.25%	\$681,265	\$676,547	\$38,883	-\$153,317	-22.66%
78	OLD REPUBLIC INSURANCE COMPANY	0.25%	\$677,378	\$620,460	\$1,777,054	\$1,471,608	237.18%
79	GUIDANT MUTUAL INSURANCE CO	0.25%	\$659,675	\$686,817	\$182,446	\$10,430,091	1518.61%
80	UTICA MUTUAL INSURANCE COMPANY	0.25%	\$659,455	\$672,744	\$1,034,337	\$843,836	125.43%
81	CAPITOL INDEMNITY CORPORATION	0.23%	\$624,333	\$595,214	\$77,987	\$389,669	65.47%
82	UNITED STATES FIRE INSURANCE CO	0.23%	\$619,471	\$1,409,006	\$538,518	\$887,106	62.96%
83	MUTUAL SERVICE CASUALTY INSURANCE CO	0.22%	\$603,907	\$833,950	\$62,306	\$55,823	6.69%
84	COMMERCE AND INDUSTRY INSURANCE CO	0.22%	\$596,410	\$707,109	\$6,207	\$369,889	52.31%
85	CIGNA PROPERTY & CASUALTY INS CO	0.22%	\$583,540	\$540,171	-\$34,385	\$35,363	6.55%
86	PENNSYLVANIA GENERAL INSURANCE CO	0.22%	\$583,529	\$585,015	\$93,372	\$379,088	64.80%
87	AXA GLOBAL RISKS US INSURANCE CO	0.22%	\$577,915	\$636,675	\$367,214	\$1,036,705	162.83%
88	EMPLOYERS INSURANCE OF WAUSAU A MUTUAL	0.21%	\$555,734	\$458,502	\$188,590	-\$2,724,784	-594.28%
89	TRI STATE INSURANCE CO OF MINNESOTA	0.21%	\$552,996	\$548,212	\$119,439	\$370,938	67.66%
90	MILLERS MUTUAL INSURANCE ASSOCIATION	0.20%	\$545,088	\$548,040	\$221,031	\$375,709	68.56%
91	INSURANCE COMPANY OF THE WEST	0.20%	\$531,473	\$311,667	\$0	\$281,276	90.25%
92	CUMIS INSURANCE SOCIETY INC	0.20%	\$530,112	\$538,122	\$58,028	\$258,606	48.06%
93	CHICAGO INSURANCE COMPANY	0.19%	\$518,342	\$572,653	\$324,480	-\$1,503,245	-262.51%
94	VIGILANT INSURANCE COMPANY	0.19%	\$502,508	\$521,621	\$1,819,856	\$1,657,850	317.83%
95	LEGION INSURANCE COMPANY	0.19%	\$497,532	\$404,815	\$0	\$2,169	0.54%
96	JOHN DEERE INSURANCE COMPANY	0.18%	\$494,776	\$523,337	\$74,571	\$270,198	51.63%
97	SECURA INSURANCE A MUTUAL COMPANY	0.18%	\$486,673	\$413,473	\$56,057	\$217,517	52.61%
98	ALLIANZ INSURANCE COMPANY	0.18%	\$470,644	\$411,265	\$103,250	\$1,827,379	444.33%
99	VIRGINIA SURETY COMPANY INC	0.17%	\$468,626	\$443,641	\$50,303	-\$117,757	-26.54%
100	MARKEL AMERICAN INSURANCE COMPANY	0.17%	\$464,905	\$351,675	\$0	\$76,321	21.70%
101	FIDELITY AND GUARANTY INSURANCE COMPANY	0.17%	\$464,874	\$398,196	\$86,974	\$360,666	90.57%
102	WESTCHESTER FIRE INSURANCE COMPANY	0.17%	\$458,495	\$452,538	\$0	\$3,274,305	723.54%
103	BCS INSURANCE COMPANY	0.17%	\$455,360	\$480,596	\$0	\$185,615	38.62%
104	CONNECTICUT INDEMNITY COMPANY THE	0.17%	\$445,511	\$453,500	\$5,296	-\$391,442	-86.32%
105	ST PAUL GUARDIAN INSURANCE COMPANY	0.17%	\$443,461	\$336,625	\$38,575	\$32,342	9.61%
106	ULICO CASUALTY COMPANY	0.16%	\$440,450	\$528,308	\$13,423	-\$41,914	-7.93%
107	FIDELITY AND DEPOSIT CO MARYLAND	0.16%	\$439,816	\$426,955	-\$805	-\$131,755	-30.86%
108	AMERICAN HOME ASSURANCE COMPANY	0.16%	\$439,550	\$645,809	\$7,303,011	\$7,218,300	1117.71%
109	LIBERTY INSURANCE CORPORATION	0.16%	\$430,387	\$402,240	\$239,816	-\$177,119	-44.03%



**1998 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - OTHER LIABILITY (Bodily Injury & Property Damage)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
110	GENERAL INSURANCE CO OF AMERICA	0.16%	\$428,785	\$418,548	\$319,251	\$461,171	110.18%
111	HARTFORD FIRE INSURANCE COMPANY	0.16%	\$428,316	\$443,755	\$1,890,983	\$365,319	82.32%
112	PHICO INSURANCE COMPANY	0.16%	\$420,503	\$283,256	\$132,392	\$83,667	29.54%
113	ARGONAUT MIDWEST INSURANCE COMPANY	0.16%	\$418,140	\$425,008	\$0	-\$341,735	-80.41%
114	NOBEL INSURANCE COMPANY	0.15%	\$408,286	\$420,341	\$2,500	\$487,685	116.02%
115	AMERICAN FAMILY HOME INSURANCE CO	0.15%	\$406,013	\$399,691	\$57,683	-\$169,903	-42.51%
116	AMERICAN FIRE & CASUALTY COMPANY	0.15%	\$403,321	\$489,061	\$158,311	\$819,775	167.62%
117	VANLINER INSURANCE COMPANY	0.15%	\$397,665	\$397,665	\$0	\$10,004	2.52%
118	STATE AUTOMOBILE MUTUAL INS CO	0.15%	\$393,529	\$399,575	\$1,080,155	\$231,990	58.06%
119	FARM BUREAU TOWN & COUNTRY INS CO OF MO	0.14%	\$386,979	\$511,978	\$127,043	\$146,139	28.54%
120	SENTRY INSURANCE A MUTUAL COMPANY	0.14%	\$381,902	\$403,034	-\$31,844	\$454,515	112.77%
121	WAUSAU UNDERWRITERS INS CO	0.14%	\$377,226	\$414,459	\$62,522	\$16,768	4.05%
122	RANGER INSURANCE COMPANY	0.14%	\$374,864	\$357,099	\$0	\$193,190	54.10%
123	FIREMANS FUND INS CO OF WISCONSIN	0.14%	\$373,805	\$330,961	\$1,500	-\$1,428,390	-431.59%
124	CHURCH MUTUAL INSURANCE COMPANY	0.13%	\$354,917	\$369,410	\$773,030	\$981,224	265.62%
125	AMERICAN INSURANCE COMPANY THE	0.13%	\$354,634	\$291,905	\$101,029	\$1,297,434	444.47%
126	PACIFIC INDEMNITY COMPANY	0.13%	\$351,901	\$342,019	\$255	-\$78,126	-22.84%
127	GENERAL CASUALTY CO OF WISCONSIN	0.13%	\$348,088	\$345,658	\$777,334	\$574,774	166.28%
128	WEST AMERICAN INSURANCE COMPANY	0.13%	\$347,902	\$353,729	\$547,484	\$177,965	50.31%
129	WAUSAU BUSINESS INSURANCE COMPANY	0.11%	\$307,437	\$275,667	\$58,397	\$133,177	48.31%
130	GERLING AMERICA INSURANCE COMPANY	0.11%	\$306,272	\$321,485	\$248,333	\$366,176	113.90%
131	ALLSTATE INSURANCE COMPANY	0.11%	\$293,221	\$306,969	\$149,499	-\$559,974	-182.42%
132	AMERICAN CASUALTY CO OF READING PA	0.11%	\$285,219	\$276,961	\$387,515	-\$1,557,136	-562.22%
133	CENTENNIAL INSURANCE COMPANY	0.11%	\$285,047	\$273,027	\$9,118	\$35,287	12.92%
134	ILLINOIS NATIONAL INSURANCE COMPANY	0.11%	\$283,418	\$536,314	\$362,066	\$1,268,339	236.49%
135	NORTHERN INSURANCE CO OF NEW YORK	0.10%	\$276,074	\$172,290	\$322,000	-\$70,365	-40.84%
136	FOREMOST SIGNATURE INSURANCE COMPANY	0.10%	\$272,789	\$270,473	\$222,176	\$89,241	32.99%
137	NATIONAL AMERICAN INSURANCE COMPANY	0.10%	\$268,889	\$141,707	\$7,669	\$27,150	19.16%
138	ALLIANZ UNDERWRITERS INSURANCE COMPANY	0.10%	\$264,250	\$261,531	-\$89,969	-\$74,015	-28.30%
139	AMERICAN MOTORISTS INSURANCE CO	0.10%	\$259,515	\$284,344	\$426,425	\$1,897,600	667.36%
140	FARMERS ALLIANCE MUTUAL INS CO	0.09%	\$253,770	\$263,645	\$287,579	\$301,517	114.36%
141	PROGRESSIVE CASUALTY INSURANCE CO	0.09%	\$250,752	\$155,525	\$988,554	\$121,449	78.09%
142	PROGRESSIVE NORTHWESTERN INS CO	0.09%	\$243,764	\$224,673	\$28,772	\$58,551	26.06%
143	TOKIO MARINE AND FIRE INS CO LTD (US BR	0.09%	\$237,964	\$184,403	\$6,816	\$149,567	81.11%
144	RELIANCE NATIONAL INSURANCE COMPANY	0.09%	\$237,909	\$230,398	\$0	\$101,870	44.21%
145	AUTO OWNERS INSURANCE CO MUTUAL	0.08%	\$227,771	\$214,431	\$21,592	\$29,508	13.76%
146	HARCO NATIONAL INSURANCE COMPANY	0.08%	\$222,539	\$181,510	\$0	\$94,412	52.01%
147	PENN AMERICA INS CO	0.08%	\$217,118	\$239,460	\$55,000	\$13,726	5.73%
148	FARMLAND MUTUAL INSURANCE COMPANY	0.08%	\$209,225	\$95,965	\$0	-\$2,198	-2.29%
149	TITAN INDEMNITY COMPANY	0.08%	\$207,595	\$213,925	\$59,000	\$28,281	13.22%
150	AGRICULTURAL INSURANCE COMPANY	0.08%	\$203,778	\$252,015	\$40,896	-\$2,147,378	-852.08%
151	ASSURANCE COMPANY OF AMERICA	0.08%	\$202,246	\$148,787	\$328	\$71,858	48.30%
152	NORTHWESTERN NATIONAL CASUALTY CO	0.07%	\$199,367	\$200,752	\$61,716	\$211,651	105.43%
153	GREAT NORTHERN INSURANCE COMPANY	0.07%	\$199,211	\$177,046	\$0	-\$56,056	-31.66%
154	TRAVELERS INDEMNITY CO OF AMERICA	0.07%	\$198,739	\$996,388	\$143,533	\$497,366	49.92%
155	CONTINENTAL INSURANCE COMPANY THE	0.07%	\$196,822	\$207,581	\$430,964	-\$414,438	-199.65%
156	ARGONAUT GREAT CENTRAL INSURANCE CO	0.07%	\$195,377	\$185,371	\$0	\$14,210	7.67%
157	NATIONAL FARMERS UNION STANDARD INS CO	0.07%	\$193,284	\$198,902	\$0	\$60,910	30.62%
158	ATLANTIC MUTUAL INSURANCE COMPANY	0.07%	\$193,096	\$179,181	-\$6,271	\$65,321	36.46%
159	POTOMAC INSURANCE CO OF ILLINOIS	0.07%	\$192,823	\$183,182	\$40,915	\$44,789	24.45%
160	TIG PREMIER INSURANCE COMPANY	0.07%	\$191,461	\$104,918	\$12,231	-\$19,536	-18.62%
161	FOREMOST INSURANCE CO	0.07%	\$187,690	\$186,949	\$38,917	\$96,032	51.37%
162	LINCOLN NATIONAL HEALTH & CAS INS CO	0.07%	\$184,015	\$184,015	\$0	\$444,920	241.78%
163	NORTHLAND INSURANCE COMPANY	0.06%	\$171,282	\$191,303	\$320,680	-\$142,287	-74.38%

1998 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - OTHER LIABILITY (Bodily Injury & Property Damage)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
164	T H E INSURANCE COMPANY	0.06%	\$171,195	\$171,849	\$11,529	\$192,030	111.74%
165	EMPIRE FIRE AND MARINE INSURANCE CO	0.06%	\$169,764	\$137,475	\$41,700	\$149,814	108.98%
166	HORACE MANN INSURANCE COMPANY	0.06%	\$168,581	\$169,128	\$4,034	-\$6,843	-4.05%
167	COLUMBIA NATIONAL INSURANCE COMPANY	0.06%	\$162,976	\$148,143	\$0	\$668	0.45%
168	VALLEY FORGE INSURANCE COMPANY	0.06%	\$161,949	\$167,003	\$31,418	-\$588,050	-352.12%
169	WESTERN SURETY COMPANY	0.06%	\$161,166	\$163,424	\$14,300	\$15,700	9.61%
170	ASSOCIATED INDEMNITY CORPORATION	0.06%	\$151,368	\$152,411	\$1,616	-\$261,764	-171.75%
171	UNION INSURANCE CO	0.05%	\$132,868	\$143,536	\$0	\$2	0.00%
172	TRAVELERS INDEMNITY CO OF CONNECTICUT	0.05%	\$127,722	-\$704,945	\$870	\$692,738	-98.27%
173	PACIFIC EMPLOYERS INSURANCE COMPANY	0.05%	\$123,552	\$15,182	\$0	\$242,826	1599.43%
174	UNDERWRITERS INSURANCE COMPANY	0.04%	\$117,720	\$146,319	\$0	-\$20,745	-14.18%
175	SHELTER GENERAL INS CO	0.04%	\$113,577	\$104,477	\$155,123	-\$274,133	-262.39%
176	CLARENDON NATIONAL INS CO	0.04%	\$111,276	\$95,140	\$0	\$2,715	2.85%
177	ECONOMY FIRE & CASUALTY COMPANY	0.04%	\$110,341	\$110,458	\$3,769	\$9,479	8.58%
178	LUMBER MUTUAL INSURANCE COMPANY	0.04%	\$109,681	\$107,519	\$0	\$0	0.00%
179	AMERICAN ECONOMY INSURANCE COMPANY	0.04%	\$107,922	\$106,671	\$4,142	\$395,527	370.79%
180	CHRYSLER INSURANCE COMPANY	0.04%	\$107,504	\$105,954	\$0	-\$9,674	-9.13%
181	NATIONAL FIRE INS CO OF HARTFORD	0.04%	\$106,572	\$106,374	\$58,218	-\$37,520	-35.27%
182	COREGIS INSURANCE COMPANY	0.04%	\$106,284	\$123,209	\$4,000	-\$34,168	-27.73%
183	HARTFORD CASUALTY INS CO	0.04%	\$106,140	\$172,132	\$1,498	-\$47,824	-27.78%
184	CITIZENS SECURITY MUTUAL INS CO	0.04%	\$105,770	\$103,244	\$15,049	-\$15,846	-15.35%
185	EVEREST NATIONAL INSURANCE COMPANY	0.04%	\$101,268	\$99,656	\$0	\$7,833	7.86%
186	CREDIT GENERAL INS CO	0.04%	\$97,766	\$169,074	\$0	\$56,525	33.43%
187	EMPLOYERS FIRE INSURANCE COMPANY	0.04%	\$97,549	\$95,703	\$0	\$48,868	51.06%
188	BANCINSURE INC	0.04%	\$97,255	\$58,193	\$0	\$23,426	40.26%
189	AMERISURE INSURANCE COMPANY	0.03%	\$91,837	\$38,878	\$2,954	\$6,354	16.34%
190	STAR INSURANCE COMPANY	0.03%	\$91,790	\$78,124	\$1,605	\$13,497	17.28%
191	LITTITZ MUTUAL INSURANCE COMPANY	0.03%	\$90,454	\$101,097	\$30,286	\$7,113	7.04%
192	MARKEL INSURANCE COMPANY	0.03%	\$90,038	\$110,079	\$5,000	\$38,399	34.88%
193	AMERICAN CONTINENTAL INSURANCE CO	0.03%	\$89,778	\$83,624	\$2,500,000	-\$26,707	-31.94%
194	AMERICAN MODERN HOME INSURANCE CO	0.03%	\$88,890	\$86,837	\$5,416	-\$127,873	-147.26%
195	NORTH RIVER INSURANCE COMPANY THE	0.03%	\$87,517	\$81,129	\$16,144	\$484,978	597.79%
196	AUTOMOBILE CLUB INTER-INS EXCHANGE	0.03%	\$87,156	\$79,831	\$0	\$0	0.00%
197	GENERAL STAR NATIONAL INS CO	0.03%	\$86,622	\$63,774	\$0	-\$75,000	-117.60%
198	AMERICAN MANUFACTURERS MUTUAL INS CO	0.03%	\$84,125	\$78,996	\$6,953	-\$72,531	-91.82%
199	MIC PROPERTY AND CASUALTY INS CORP	0.03%	\$83,614	\$93,362	\$1,544,727	\$1,088,747	1166.16%
200	MENDOTA INSURANCE COMPANY	0.03%	\$83,186	\$96,953	\$41,984	\$16,319	16.83%
201	AUTOMOBILE INS CO OF HARTFORD CT	0.03%	\$81,756	\$84,576	\$0	-\$29,474	-34.85%
202	HARTFORD UNDERWRITERS INSURANCE CO	0.03%	\$81,563	\$76,140	\$0	-\$25,077	-32.94%
203	MARYLAND CASUALTY COMPANY	0.03%	\$81,072	\$82,563	\$15,000	-\$268,004	-324.61%
204	TRINITY UNIVERSAL INS CO OF KANSAS INC	0.03%	\$80,869	\$89,059	\$41,287	\$59,214	66.49%
205	FIRST SPECIALTY INSURANCE CORPORATION	0.03%	\$80,490	\$99,552	\$0	\$31,989	32.13%
206	GUIDANT SPECIALTY MUTUAL INSURANCE CO	0.03%	\$78,914	\$76,327	\$0	\$4,320	5.66%
207	REGENT INSURANCE COMPANY	0.03%	\$78,129	\$83,256	\$3,686	\$10,280	12.35%
208	SECURITY NATIONAL INSURANCE COMPANY	0.03%	\$75,995	\$70,638	\$5,667	\$35,871	50.78%
209	BROTHERHOOD MUTUAL INSURANCE CO	0.03%	\$75,732	\$72,294	\$0	-\$2,663	-3.68%
210	MID CENTURY INSURANCE COMPANY	0.03%	\$73,087	\$40,925	\$7,892	-\$91,215	-222.88%
211	FIDELITY AND CASUALTY CO OF NY	0.03%	\$72,106	\$106,445	\$13,812	-\$1,960,316	-1841.62%
212	ECONOMY PREFERRED INSURANCE COMPANY	0.03%	\$71,984	\$70,537	\$0	\$58,695	83.21%
213	FOREMOST PROPERTY AND CASUALTY INS CO	0.03%	\$71,535	\$70,121	\$15,361	-\$1,353	-1.93%
214	ALLIED PROPERTY & CASUALTY INS CO	0.03%	\$68,777	\$64,597	\$2,415	\$1,808	2.80%
215	REDLAND INSURANCE COMPANY	0.03%	\$67,939	\$57,193	\$0	-\$8,046	-14.07%
216	INDIANA LUMBERMENS MUTUAL INS CO	0.02%	\$63,936	\$62,128	\$0	-\$9,822	-15.81%
217	METROPOLITAN PROPERTY & CASUALTY INS CO	0.02%	\$63,464	\$0	\$0	\$0	N/A

1998 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - OTHER LIABILITY (Bodily Injury & Property Damage)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
218	GULF UNDERWRITERS INSURANCE COMPANY	0.02%	\$61,301	\$44,858	\$5,213	-\$4,435	-9.89%
219	AMERICAN BANKERS INS CO OF FLORIDA	0.02%	\$59,224	\$57,531	\$17,218	\$17,545	30.50%
220	NORTH AMERICAN SPECIALTY INS CO	0.02%	\$57,808	\$78,513	\$45,628	\$276,366	352.00%
221	PRUDENTIAL PROPERTY & CASUALTY INS CO	0.02%	\$57,201	\$58,515	\$712,831	-\$677,334	-1157.54%
222	FARMERS AND MERCHANTS INSURANCE CO	0.02%	\$56,156	\$100,955	\$23,731	-\$22,810	-22.59%
223	UNITED STATES LIABILITY INSURANCE CO	0.02%	\$55,893	\$27,947	\$0	\$12,073	43.20%
224	MID-CONTINENT CASUALTY COMPANY	0.02%	\$54,075	\$34,604	\$0	\$31,425	90.81%
225	TRUMBULL INSURANCE COMPANY	0.02%	\$54,071	\$14,214	\$0	\$83,362	586.48%
226	STATEWIDE INSURANCE COMPANY	0.02%	\$53,830	\$35,004	\$293	\$29,481	84.22%
227	FAIRMONT INSURANCE COMPANY	0.02%	\$53,793	\$95,874	\$20,194	\$25,689	26.79%
228	TRINITY UNIVERSAL INSURANCE COMPANY	0.02%	\$49,388	\$47,348	\$353	\$288,448	609.21%
229	HANOVER INSURANCE COMPANY THE	0.02%	\$49,074	\$65,739	\$61,367	\$200,215	304.56%
230	AMERICAN INTERNATIONAL SOUTH INS CO	0.02%	\$48,385	\$23,385	\$0	-\$101,170	-432.63%
231	OAK RIVER INSURANCE COMPANY	0.02%	\$47,386	\$38,149	\$0	\$5,950	15.60%
232	UNITED PACIFIC INSURANCE COMPANY	0.02%	\$46,279	\$101,216	\$3,000	-\$13,338	-13.18%
233	AMCO INSURANCE COMPANY	0.02%	\$45,606	\$46,928	\$318,606	\$654,651	1395.01%
234	VESTA FIRE INSURANCE CORP	0.02%	\$44,968	\$25,246	\$0	\$13,924	55.15%
235	CAROLINA CASUALTY INSURANCE COMPANY	0.02%	\$44,732	\$45,836	\$0	\$22,977	50.13%
236	AMEX ASSURANCE COMPANY	0.02%	\$44,542	\$44,438	\$43,315	\$43,398	97.66%
237	PHOENIX INSURANCE COMPANY THE	0.02%	\$43,496	\$77,056	\$2,002	\$33,023	42.86%
238	GRAIN DEALERS MUTUAL INSURANCE CO	0.02%	\$41,582	\$53,411	\$9,742	-\$14,985	-28.06%
239	INSURANCE CO OF THE STATE OF PA	0.01%	\$39,376	\$241,459	\$505,130	\$427,564	177.08%
240	VANGUARD INSURANCE COMPANY	0.01%	\$38,770	\$38,532	\$0	\$18,471	47.94%
241	GOVERNMENT EMPLOYEES INSURANCE CO	0.01%	\$36,274	\$35,644	\$0	-\$91,118	-255.63%
242	NONPROFITS INS ASSN AN INTERINS EXCH	0.01%	\$36,126	\$37,043	\$0	\$22,230	60.01%
243	INTERCARGO INSURANCE COMPANY	0.01%	\$36,030	\$33,855	-\$18,250	-\$31,083	-91.81%
244	YASUDA FIRE & MARINE INS CO OF AMER TH	0.01%	\$34,840	\$107,195	\$300	-\$57,780	-53.90%
245	CALVERT INSURANCE COMPANY	0.01%	\$34,260	\$73,865	\$13,626	\$46,398	62.81%
246	SCOTTSDALE INDEMNITY COMPANY	0.01%	\$33,592	\$17,887	\$0	\$12,242	68.44%
247	ARMED FORCES INSURANCE EXCHANGE	0.01%	\$33,580	\$35,777	\$0	\$9,681	27.06%
248	MEDICAL LIABILITY ALLIANCE	0.01%	\$33,412	\$33,418	\$0	\$4,000	11.97%
249	GROCERS INSURANCE COMPANY	0.01%	\$32,760	\$31,639	\$0	\$0	0.00%
250	FIDELITY & GUARANTY INS UNDERWRITERS	0.01%	\$32,148	\$41,462	\$500,000	\$108,243	261.07%
251	AMERICAN SOUTHERN INSURANCE COMPANY	0.01%	\$31,513	\$15,757	\$0	\$4,000	25.39%
252	AMERICAN INDEMNITY COMPANY	0.01%	\$31,325	\$34,803	\$0	\$1,128	3.24%
253	VALIANT INS CO	0.01%	\$30,927	\$4,521	\$0	\$361	7.98%
254	NATIONWIDE AGRIBUSINESS INS CO	0.01%	\$27,631	\$30,575	\$0	\$0	0.00%
255	CIGNA FIRE UNDERWRITERS INS CO	0.01%	\$27,243	\$18,431	\$0	\$12,682	68.81%
256	FLORISTS MUTUAL INSURANCE COMPANY	0.01%	\$23,821	\$27,337	\$0	\$0	0.00%
257	UNIVERSAL FIRE & CASUALTY INS CO	0.01%	\$23,392	\$22,154	\$3,146	\$172,836	780.16%
258	NN INSURANCE COMPANY	0.01%	\$23,072	\$29,363	\$2,175	\$2,175	7.41%
259	SEABOARD SURETY COMPANY	0.01%	\$21,884	\$70,419	\$1,695,017	\$1,154,513	1639.49%
260	OMAHA PROPERTY AND CASUALTY INS CO	0.01%	\$21,523	\$18,859	\$0	\$0	0.00%
261	MINNESOTA FIRE AND CASUALTY COMPANY	0.01%	\$21,355	\$21,909	\$1,978	-\$8,734	-39.86%
262	CENTURY INDEMNITY COMPANY	0.01%	\$20,969	\$20,969	\$526,547	-\$1,515,637	-7227.99%
263	MILLERS MUTUAL FIRE INSURANCE CO THE	0.01%	\$20,236	\$21,999	\$0	\$6,337	28.81%
264	BIRMINGHAM FIRE INS CO OF PA	0.01%	\$20,219	\$19,381	\$150	\$61,831	319.03%
265	INTERNATIONAL BUS & MERCANTILE REASSUR	0.01%	\$19,428	\$19,580	\$0	\$0	0.00%
266	AMICA MUTUAL INSURANCE COMPANY	0.01%	\$19,076	\$17,875	\$0	\$0	0.00%
267	COUNTRY MUTUAL INSURANCE COMPANY	0.01%	\$18,992	\$17,096	\$0	-\$85	-0.50%
268	LINCOLN GENERAL INSURANCE CO	0.01%	\$18,093	\$24,787	\$0	\$0	0.00%
269	ELECTRIC INSURANCE COMPANY	0.01%	\$18,036	\$17,195	\$0	\$0	0.00%
270	AMERICAN INTERNATIONAL INS CO	0.01%	\$17,706	\$8,519	\$0	\$4,832	56.72%
271	AMERICAN STATES PREFERRED INS CO	0.01%	\$17,065	\$17,678	\$0	\$0	0.00%

1998 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - OTHER LIABILITY (Bodily Injury & Property Damage)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
272	LUMBERMENS UNDERWRITING ALLIANCE	0.01%	\$16,786	\$6,015	\$0	\$0	0.00%
273	STANDARD FIRE INSURANCE COMPANY	0.01%	\$15,625	\$12,828	\$219,800	-\$164,157	-1279.68%
274	ATHENA ASSURANCE COMPANY	0.01%	\$15,406	\$6,819	\$0	-\$19,594	-287.34%
275	PENNSYLVANIA LUMBERMENS MUTUAL INS CO	0.01%	\$14,961	\$9,519	\$1,835	\$1,835	19.28%
276	FARMERS UNION CO-OPERATIVE INS CO OF NE	0.01%	\$14,879	\$12,677	\$6,385	\$7,685	60.62%
277	DEPOSITORS INSURANCE COMPANY	0.01%	\$14,556	\$11,160	\$250	\$250	2.24%
278	AIU INSURANCE COMPANY	0.01%	\$14,488	-\$27,801	\$4,514	-\$5,352	19.25%
279	BITUMINOUS FIRE AND MARINE INS CO	0.01%	\$14,377	\$15,757	\$642	\$142	0.90%
280	HARTFORD INSURANCE CO OF MIDWEST THE	0.01%	\$14,094	\$15,666	\$0	\$3,466	22.12%
281	SUMITOMO MARINE & FIRE INS CO LTD	0.00%	\$12,381	\$9,454	\$0	\$2,644	27.97%
282	CHARTER OAK FIRE INSURANCE CO THE	0.00%	\$11,971	\$95,489	\$25,280	\$92,164	96.52%
283	CHURCH INSURANCE CO THE	0.00%	\$11,627	\$18,148	\$0	\$1,241	6.84%
284	AMERICAN FIRE AND INDEMNITY COMPANY	0.00%	\$10,096	\$9,640	\$0	-\$50,772	-526.68%
285	NORTHBROOK PROPERTY & CASUALTY INS CO	0.00%	\$9,872	\$818	\$15,500	-\$62,514	-7642.30%
286	ACCEPTANCE INDEMNITY INSURANCE CO	0.00%	\$9,799	\$8,139	\$0	\$5,249	64.49%
287	COLORADO CASUALTY INSURANCE COMPANY	0.00%	\$9,715	\$13,385	\$0	\$3,065	22.90%
288	ST PAUL INSURANCE CO OF ILLINOIS THE	0.00%	\$8,959	\$19,202	\$4,105	-\$10,184	-53.04%
289	GAN NORTH AMERICAN INSURANCE CO	0.00%	\$8,508	\$8,508	\$0	\$30,387	357.16%
290	TRI STATE INSURANCE COMPANY	0.00%	\$8,256	\$33,708	\$2,689	-\$37,601	-111.55%
291	GUIDANT ELITE INSURANCE CO	0.00%	\$7,843	\$7,773	\$0	-\$10	-0.13%
292	AMERICAN EMPLOYERS INSURANCE CO	0.00%	\$7,637	\$6,320	\$0	\$77,938	1233.20%
293	NATIONAL FARMERS UNION PRO & CAS CO	0.00%	\$7,629	\$6,068	\$0	-\$83,127	-1369.92%
294	UNIVERSAL SURETY OF AMERICA	0.00%	\$6,837	\$1,836	\$0	\$7,359	400.82%
295	AMERICAN AND FOREIGN INSURANCE CO	0.00%	\$6,294	\$24,292	\$5,249	-\$43,878	-180.63%
296	EVERGREEN NATIONAL INDEMNITY COMPANY	0.00%	\$5,263	\$3,238	\$0	\$1,566	48.36%
297	TRANSGUARD INS CO OF AMERICA INC	0.00%	\$5,261	\$5,844	\$0	\$5,406	92.51%
298	ACCELERATION NATIONAL INS CO	0.00%	\$5,056	\$3,811	\$0	\$3,956	103.80%
299	COLONIAL PENN INSURANCE COMPANY	0.00%	\$4,951	\$5,257	\$0	\$358	6.81%
300	LANCER INSURANCE COMPANY	0.00%	\$4,808	\$3,025	\$0	-\$2,958	-97.79%
301	FIRST AMERICAN INSURANCE COMPANY	0.00%	\$4,636	\$4,959	\$0	-\$3	-0.06%
302	MASSACHUSETTS BAY INS CO	0.00%	\$4,482	\$5,008	\$5,898	\$5,349	106.81%
303	GRANITE STATE INSURANCE COMPANY	0.00%	\$4,381	\$3,900	\$607,963	\$2,336,460	59909.23%
304	WESTFIELD INSURANCE COMPANY	0.00%	\$3,936	\$3,758	\$0	\$638	16.98%
305	HIGHLANDS INSURANCE COMPANY	0.00%	\$3,662	\$3,478	\$0	-\$191,164	-5496.38%
306	OWNERS INSURANCE COMPANY	0.00%	\$3,660	\$3,440	\$32	\$133	3.87%
307	FIRST NATIONAL INS CO OF AMERICA	0.00%	\$3,632	\$7,075	\$0	\$221,992	3137.70%
308	OHIC INSURANCE COMPANY	0.00%	\$2,797	\$1,338	\$0	\$602	44.99%
309	CAPITAL CITY INSURANCE COMPANY INC	0.00%	\$2,705	\$4,648	\$785	\$785	16.89%
310	GLOBE INDEMNITY COMPANY	0.00%	\$2,688	\$3,090	\$0	\$132,633	4292.33%
311	LM INSURANCE CORPORATION	0.00%	\$2,684	\$1,616	\$0	\$291	18.01%
312	NATIONAL INTERSTATE INSURANCE COMPANY	0.00%	\$2,549	\$2,393	\$0	\$0	0.00%
313	FORUM INSURANCE COMPANY	0.00%	\$1,966	\$1,966	\$381	\$381	19.38%
314	CAMDEN FIRE INSURANCE ASSOCIATION	0.00%	\$1,957	\$1,920	\$1,250	-\$2,657	-138.39%
315	PENNSYLVANIA NATIONAL MUTUAL CAS INS CO	0.00%	\$1,814	\$2,574	\$20,970	\$31,293	1215.73%
316	DIAMOND STATE INSURANCE COMPANY	0.00%	\$1,750	\$802	\$0	\$0	0.00%
317	NATIONAL LLOYDS INSURANCE COMPANY	0.00%	\$1,734	\$603	\$0	\$0	0.00%
318	NORTHERN ASSURANCE CO OF AMERICA	0.00%	\$1,645	\$1,470	\$0	-\$1,366	-92.93%
319	REPUBLIC WESTERN INS CO	0.00%	\$1,527	\$11,969	\$9,500	\$9,153	76.47%
320	K-M INSURANCE COMPANY	0.00%	\$1,143	\$1,143	\$0	\$0	0.00%
321	WORLDWIDE INSURANCE COMPANY	0.00%	\$1,130	\$1,255	\$0	\$0	0.00%
322	MONTGOMERY WARD INSURANCE COMPANY	0.00%	\$1,063	\$1,065	\$0	\$28	2.63%
323	TRAVELERS CASUALTY AND SURETY CO OF IL	0.00%	\$970	\$2,002	\$0	-\$116,240	-5806.19%
324	STATE FARM GENERAL INSURANCE CO	0.00%	\$832	\$1,055	\$0	\$0	0.00%
325	AMERICAN INTERSTATE INS CO	0.00%	\$796	\$796	\$0	\$0	0.00%

1998 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - OTHER LIABILITY (Bodily Injury & Property Damage)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
326	HARLEYSVILLE MUTUAL INSURANCE CO	0.00%	\$700	\$127	\$0	\$47	37.01%
327	AMERICAN SPIRIT INSURANCE COMPANY	0.00%	\$667	\$10,843	\$0	-\$416	-3.84%
328	AMERICAN STATES INSURANCE CO TX	0.00%	\$626	\$803	\$0	\$0	0.00%
329	TRADERS INSURANCE COMPANY	0.00%	\$611	\$1,272	\$0	-\$4,483	-352.44%
330	GUIDANT AMERICA INSURANCE CO	0.00%	\$573	\$611	\$0	\$2,033	332.73%
331	FIRE AND CASUALTY INS CO OF CONNECTICUT	0.00%	\$465	\$563	\$0	\$0	0.00%
332	INTERSTATE INDEMNITY COMPANY	0.00%	\$394	\$400	\$0	\$200	50.00%
333	MUTUAL FIRE AND STORM INSURANCE CO	0.00%	\$367	\$357	\$0	\$0	0.00%
334	ALLSTATE INDEMNITY COMPANY	0.00%	\$316	\$231	\$0	\$0	0.00%
335	TRUSTGARD INSURANCE COMPANY	0.00%	\$233	\$239	\$0	-\$19	-7.95%
336	ECONOMY PREMIER ASSURANCE COMPANY	0.00%	\$186	\$290	\$0	\$66	22.76%
337	GLENS FALLS INSURANCE COMPANY THE	0.00%	\$172	\$1,114	\$0	-\$34,433	-3090.93%
338	AMERICAN CENTRAL INSURANCE COMPANY	0.00%	\$150	\$2	\$0	\$0	0.00%
339	ROCKFORD MUTUAL INSURANCE COMPANY	0.00%	\$141	\$141	\$0	\$0	0.00%
340	CINCINNATI CASUALTY COMPANY THE	0.00%	\$125	\$245	\$0	\$292	119.18%
341	OLD REPUBLIC SURETY COMPANY	0.00%	\$110	\$471	\$0	\$0	0.00%
342	NATIONWIDE MUTUAL FIRE INSURANCE CO	0.00%	\$69	\$60	\$0	-\$2,923	-4871.67%
343	SAFEGUARD INSURANCE COMPANY	0.00%	\$61	\$7,586	\$0	\$5,398	71.16%
344	TIG COUNTRYWIDE INSURANCE COMPANY	0.00%	\$15	\$22	\$25,211	\$23,211	105504.55%
345	KANSAS CITY FIRE & MARINE INS CO	0.00%	\$14	\$413	\$0	-\$3,689	-893.22%
346	ALLIANCE ASSURANCE CO OF AMERICA	0.00%	\$0	\$0	\$0	-\$30	N/A
347	AMERICAN PROTECTION INSURANCE CO	0.00%	\$0	\$0	\$0	\$4,327	N/A
348	AMERICAN REINSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
349	AMERICAS INSURANCE CO	0.00%	\$0	\$0	\$0	\$16,781	N/A
350	ARGONAUT INSURANCE COMPANY	0.00%	\$0	\$0	\$728	\$291	N/A
351	ATLANTA INTERNATIONAL INS CO	0.00%	\$0	\$0	\$0	-\$35	N/A
352	ATLANTIC INSURANCE COMPANY	0.00%	\$0	\$0	\$30,000	-\$68,500	N/A
353	BANKERS STANDARD FIRE & MARINE CO	0.00%	\$0	\$0	-\$1,872	-\$1,872	N/A
354	BOSTON OLD COLONY INSURANCE COMPANY	0.00%	\$0	\$398	\$0	-\$3,099	-778.64%
355	CANAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$59	N/A
356	CASUALTY INDEMNITY EXCHANGE	0.00%	\$0	\$0	\$477,823	\$897,823	N/A
357	COMMERCIAL INS CO OF NEWARK NJ	0.00%	\$0	\$0	\$0	-\$2,200	N/A
358	DAIRYLAND INSURANCE COMPANY	0.00%	\$0	\$0	\$40,898	\$0	N/A
359	EAGLE AMERICAN INSURANCE COMPANY	0.00%	\$0	\$1,236	\$0	\$427	34.55%
360	EQUITY MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
361	EVEREST REINSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$102,732	N/A
362	FARMERS INSURANCE COMPANY INC	0.00%	\$0	\$0	\$57,851	\$7,851	N/A
363	FIRE INSURANCE EXCHANGE	0.00%	\$0	\$305	\$0	-\$5,812	-1905.57%
364	FREMONT INDEMNITY COMPANY	0.00%	\$0	\$0	-\$2,400	-\$208,242	N/A
365	GEICO GENERAL INS CO	0.00%	\$0	\$0	\$0	\$480	N/A
366	GENERALI U S BRANCH	0.00%	\$0	\$0	\$0	-\$6,474	N/A
367	INTERNATIONAL INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	-\$2,499	N/A
368	INTERNATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$104,338	-\$2,645,164	N/A
369	MAYFLOWER INSURANCE COMPANY LTD THE	0.00%	\$0	\$0	\$0	\$10	N/A
370	MEDMARC CASUALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$90,505	N/A
371	MICHIGAN MILLERS MUTUAL INS CO	0.00%	\$0	\$0	\$0	\$0	N/A
372	NATIONWIDE PROPERTY & CASUALTY INS CO	0.00%	\$0	\$0	\$0	-\$8,293	N/A
373	NEW ENGLAND INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$23,361	N/A
374	NEW YORK MARINE & GENERAL INS CO	0.00%	\$0	\$0	\$0	-\$514	N/A
375	NIAGARA FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$8,544	N/A
376	NORTH STAR REINSURANCE CORPORATION	0.00%	\$0	\$0	\$0	-\$40,418	N/A
377	NORTHBROOK INDEMNITY CO	0.00%	\$0	\$0	\$0	\$0	N/A
378	PAFCO GENERAL INSURANCE COMPANY	0.00%	\$0	\$575	\$0	-\$340	-59.13%
379	PEAK PROPERTY AND CASUALTY INS CORP	0.00%	\$0	\$0	\$0	\$8,988	N/A

**1998 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - OTHER LIABILITY (Bodily Injury & Property Damage)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
380	PROVIDENCE WASHINGTON INSURANCE CO	0.00%	\$0	\$0	\$0	-\$3,097	N/A
381	PRUDENTIAL GENERAL INS CO	0.00%	\$0	\$0	\$0	-\$778	N/A
382	REPUBLIC INSURANCE COMPANY	0.00%	\$0	\$0	\$187,500	\$239,985	N/A
383	RISCORP NATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$17,182	-\$12,818	N/A
384	SEA INSURANCE CO OF AMERICA THE	0.00%	\$0	\$0	\$0	-\$610	N/A
385	SHELBY CASUALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$572	N/A
386	STONEWALL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$50,717	N/A
387	SUN INSURANCE OFFICE OF AMERICA INC	0.00%	\$0	\$0	\$0	\$3,208	N/A
388	TIG INDEMNITY COMPANY	0.00%	\$0	\$0	\$9,204	\$105,852	N/A
389	TRAVELERS CASUALTY COMPANY OF CONNECTICUT	0.00%	\$0	\$0	\$4,791	-\$37,313	N/A
390	TRAVELERS COMMERCIAL INSURANCE COMPANY	0.00%	\$0	\$20	\$0	\$8	40.00%
391	TRAVELERS PROPERTY CASUALTY INS CO	0.00%	\$0	\$0	\$0	\$12	N/A
392	UNIGARD SECURITY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
393	VALLEY NATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$100,000	\$0	N/A
394	YORK INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$24	N/A
395	ZENITH INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$55,392	N/A
396	GAN NATIONAL INSURANCE COMPANY	0.00%	-\$554	\$1,666	\$0	\$6,711	402.82%
397	HOUSTON GENERAL INS CO	0.00%	-\$5,549	\$59,245	\$27,163	-\$74,879	-126.39%
398	NORTHFIELD INSURANCE COMPANY	0.00%	-\$5,752	\$545	\$0	\$727	133.39%
399	FARMINGTON CASUALTY COMPANY	0.00%	-\$6,358	-\$6,297	\$676	-\$88,166	1400.13%
400	NORTHBROOK NATIONAL INS CO	0.00%	-\$7,228	-\$7,228	\$0	-\$1,069	14.79%
401	BANKERS STANDARD INSURANCE COMPANY	0.00%	-\$13,302	\$3,019	\$0	\$2,500	82.81%
402	LUMBERMENS MUTUAL CASUALTY CO	-0.05%	-\$121,647	-\$226,415	\$254,094	\$1,119,717	-494.54%
403	HARTFORD ACCIDENT & INDEMNITY CO	-0.05%	-\$146,061	-\$146,436	\$31,528	\$35	-0.02%
404	NATIONAL INDEMNITY COMPANY	-0.68%	-\$1,822,953	\$102,350	\$2,528,072	-\$330,100	-322.52%
TOTAL		100.00%	\$268,533,062	\$237,136,984	\$157,111,079	\$214,842,816	90.60%

**1998 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - OTHER LIABILITY (Warranty Programs/Service Contracts)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	VIRGINIA SURETY COMPANY INC	65.86%	\$26,409,678	\$5,628,610	\$12,731,784	\$12,666,932	225.05%
2	AMERICAN ROAD INSURANCE COMPANY	6.77%	\$2,715,022	\$3,309,537	\$3,738,954	\$3,705,503	111.96%
3	OLD UNITED CASUALTY COMPANY	5.84%	\$2,340,510	\$1,613,293	\$953,645	\$970,973	60.19%
4	AMERICAN NATIONAL PROPERTY & CASUALTY C	5.82%	\$2,335,068	\$389,423	\$340,108	\$405,120	104.03%
5	LYNDON PROPERTY INSURANCE COMPANY	4.01%	\$1,608,619	\$268,993	\$319,079	\$328,740	122.21%
6	AMERICAN BANKERS INS CO OF FLORIDA	2.27%	\$911,730	\$203,840	\$155,890	\$188,580	92.51%
7	TOYOTA MOTOR INSURANCE COMPANY	2.04%	\$817,458	\$306,582	\$210,201	\$261,916	85.43%
8	COREGIS INSURANCE COMPANY	2.01%	\$806,587	\$867,856	\$1,038,056	\$1,274,187	146.82%
9	UNIVERSAL UNDERWRITERS INS CO	1.12%	\$450,707	\$3,423,448	\$2,727,178	\$2,690,333	78.59%
10	ALLSTATE INSURANCE COMPANY	0.85%	\$338,869	\$54,279	\$51,289	\$52,490	96.70%
11	WESTPORT INSURANCE CORPORATION	0.58%	\$233,684	\$366,779	\$95,400	\$22,625	6.17%
12	TRAVELERS INDEMNITY COMPANY	0.50%	\$200,966	\$170,627	\$475,322	\$552,029	323.53%
13	CIM INSURANCE CORPORATION	0.43%	\$171,782	\$172,516	\$74,798	\$82,683	47.93%
14	FFG INSURANCE COMPANY	0.38%	\$154,017	\$127,556	\$0	\$0	0.00%
15	DEALERS ASSURANCE COMPANY	0.37%	\$148,047	\$86,132	\$37,875	\$38,597	44.81%
16	WESTERN DIVERSIFIED CASUALTY INS CO	0.32%	\$128,203	\$127,939	\$118,471	\$124,277	97.14%
17	WESTCHESTER FIRE INSURANCE COMPANY	0.31%	\$124,625	\$132,135	\$0	\$1,768,443	1338.36%
18	ROYAL INDEMNITY COMPANY	0.28%	\$112,633	\$90,518	\$85,041	\$85,040	93.95%
19	FIREMANS FUND INSURANCE COMPANY	0.21%	\$86,022	\$130,809	\$131,584	\$1,075,342	822.07%
20	OLD REPUBLIC MINNEHOMA INSURANCE CO	0.14%	\$56,746	\$55,036	\$40,633	\$35,311	64.16%
21	AMERICAN MERCURY INSURANCE COMPANY	0.08%	\$32,883	\$132,538	\$267,169	\$253,219	191.05%
22	AMERICAN AUTOMOBILE INSURANCE CO	0.05%	\$18,394	\$18,658	\$682,158	-\$591,218	-3168.71%
23	VIRGINIA INSURANCE RECIPROCAL	0.02%	\$9,076	\$4,160	\$0	\$2,001	48.10%
24	BCS INSURANCE COMPANY	0.02%	\$6,493	-\$23,577	\$477,521	\$445,850	-1891.04%
25	OLD REPUBLIC INSURANCE COMPANY	0.01%	\$4,357	\$9,123	\$0	\$0	0.00%
26	FARMERS INSURANCE EXCHANGE	0.01%	\$4,134	\$0	\$0	\$0	N/A
27	CONTINENTAL WESTERN INSURANCE CO	0.00%	\$1,858	\$2,384	\$0	-\$610	-25.59%
28	GEICO GENERAL INS CO	0.00%	\$84	\$50,945	\$21,927	\$18,956	37.21%
29	AMERICAN INSURANCE COMPANY THE	0.00%	\$0	\$0	\$0	\$169,739	N/A
30	AMERICAN RELIABLE INSURANCE COMPANY	0.00%	\$0	\$67	\$0	-\$122	-182.09%
31	AMERICAN SECURITY INSURANCE COMPANY	0.00%	\$0	\$916	\$541	\$570	62.23%
32	COLORADO CASUALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$285	N/A
33	INDUSTRIAL INDEMNITY COMPANY	0.00%	\$0	\$0	\$1,520,676	\$324,783	N/A
34	NATIONAL SURETY CORPORATION	0.00%	\$0	\$0	\$21,136	-\$9,238	N/A
35	TRAVELERS INDEMNITY CO OF ILLINOIS	0.00%	\$0	\$0	\$189	\$189	N/A
36	ASSOCIATED INDEMNITY CORPORATION	0.00%	-\$1	-\$1	\$155,828	-\$98,134	9813400.00%
37	PRUDENTIAL PROPERTY & CASUALTY INS CO	0.00%	-\$35	\$21,737	\$46,818	\$39,212	180.39%
38	FIREMANS FUND INS CO OF WISCONSIN	0.00%	-\$98	-\$98	\$0	-\$1,662,779	1696713.27%
39	AMERICAN HARDWARE MUTUAL INS CO	0.00%	-\$262	-\$6,281	\$32,020	\$21,507	-342.41%
40	UNIVERSAL OF OMAHA CASUALTY INS COMPANY	0.00%	-\$745	\$220,642	\$298,360	\$256,270	116.15%
41	HERITAGE INDEMNITY COMPANY	-0.32%	-\$129,776	\$237,242	\$1,966,428	\$1,980,582	834.84%
TOTAL		100.00%	\$40,097,335	\$18,194,363	\$28,816,079	\$27,480,183	151.04%

**1998 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - EXCESS WORKERS COMPENSATION**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	SAFETY NATIONAL CASUALTY CORPORATION	24.43%	\$2,637,385	\$2,636,041	\$399,056	\$4,018,119	152.43%
2	EMPLOYERS REINSURANCE CORPORATION	15.67%	\$1,691,555	\$1,786,441	\$35,016	\$1,266,733	70.91%
3	NATIONAL UNION FIRE INS CO OF PITTSBURG	15.22%	\$1,642,581	\$1,677,768	\$338,709	-\$3,158,781	-188.27%
4	MIDWEST EMPLOYERS CASUALTY COMPANY	14.81%	\$1,598,386	\$1,714,982	\$189,771	\$946,156	55.17%
5	RELIANCE NATIONAL INDEMNITY COMPANY	6.72%	\$725,607	\$607,206	\$0	-\$510,485	-84.07%
6	HARTFORD CASUALTY INS CO	5.03%	\$543,387	\$584,869	\$0	\$30,025	5.13%
7	LIBERTY INSURANCE CORPORATION	4.15%	\$447,599	\$518,678	\$0	\$1,162,122	224.05%
8	CONTINENTAL CASUALTY COMPANY	4.03%	\$435,464	\$407,250	\$29,313	-\$22,420	-5.51%
9	UNITED STATES FIDELITY & GUARANTY CO	3.61%	\$389,695	\$322,623	\$0	\$721,269	223.56%
10	TRAVELERS INDEMNITY CO OF ILLINOIS	2.37%	\$255,840	\$178,492	\$53,707	\$105,998	59.39%
11	GENERAL REINSURANCE CORPORATION	1.74%	\$188,164	\$246,152	\$21,551	-\$200,604	-81.50%
12	ST PAUL FIRE & MARINE INSURANCE CO	0.98%	\$106,191	\$76,749	-\$89,859	-\$66,188	-86.24%
13	REPUBLIC WESTERN INS CO	0.91%	\$98,515	\$138,528	\$0	\$67,126	48.46%
14	CLARENDON NATIONAL INS CO	0.74%	\$80,401	\$82,087	\$0	\$224,471	273.45%
15	SENTRY INSURANCE A MUTUAL COMPANY	0.73%	\$78,552	\$61,809	\$0	-\$9,586	-11.72%
16	CIGNA INSURANCE COMPANY	0.68%	\$73,024	\$73,024	\$0	\$0	0.00%
17	OLD REPUBLIC INSURANCE COMPANY	0.56%	\$60,904	\$86,045	\$84,699	\$22,456	26.10%
18	ROYAL INSURANCE COMPANY OF AMERICA	0.21%	\$22,500	\$22,324	\$0	\$13,011	58.28%
19	ILLINOIS NATIONAL INSURANCE COMPANY	0.03%	\$3,690	\$29,690	\$0	\$69	0.23%
20	NEW HAMPSHIRE INSURANCE COMPANY	0.00%	\$1	\$4,899	\$0	\$0	0.00%
21	AIU INSURANCE COMPANY	0.00%	\$0	\$100	\$0	\$0	0.00%
22	GLOBE INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	\$8,411	N/A
23	HARTFORD ACCIDENT & INDEMNITY CO	0.00%	\$0	\$0	\$0	\$0	N/A
24	HARTFORD FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$1,285	\$1,285	N/A
25	HARTFORD INSURANCE CO OF MIDWEST THE	0.00%	\$0	\$0	\$0	\$0	N/A
26	HARTFORD UNDERWRITERS INSURANCE CO	0.00%	\$0	\$0	\$0	\$0	N/A
27	INTERNATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$8,624	-\$92,682	N/A
28	NATIONAL REINSURANCE CORP THE	0.00%	\$0	\$0	\$83,895	-\$959,662	N/A
29	PHICO INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$62,000	N/A
30	TIG INSURANCE COMPANY	0.00%	\$0	\$0	\$2,838,122	-\$2,100,510	N/A
31	TWIN CITY FIRE INS CO	0.00%	\$0	\$0	\$0	\$0	N/A
32	TRAVELERS CASUALTY AND SURETY CO	-0.05%	-\$5,233	\$201,792	\$124,797	\$1,472,111	729.52%
33	LEGION INSURANCE COMPANY	-2.59%	-\$279,667	-\$35,325	\$0	\$7,226,956	-20458.47%
TOTAL		100.00%	\$10,794,541	\$11,442,224	\$4,118,686	\$10,227,400	89.38%



**1998 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - PRODUCT LIABILITY (Bodily Injury & Property Damage)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	LIBERTY MUTUAL FIRE INSURANCE CO	7.17%	\$1,986,774	\$1,957,300	\$278,787	\$269,782	13.78%
2	FEDERATED MUTUAL INSURANCE COMPANY	5.27%	\$1,459,630	\$1,568,594	\$572,702	\$1,001,269	63.83%
3	ST PAUL FIRE & MARINE INSURANCE CO	5.07%	\$1,403,984	\$1,398,757	\$217,124	\$288,131	-20.60%
4	ALLIANZ INSURANCE COMPANY	3.75%	\$1,037,976	\$975,149	\$0	\$675,531	69.27%
5	ROYAL INSURANCE COMPANY OF AMERICA	3.71%	\$1,027,312	\$691,595	\$281,242	\$574,974	83.14%
6	TRAVELERS INDEMNITY CO OF ILLINOIS	3.48%	\$965,032	\$1,925,755	\$2,051,782	\$2,399,195	124.58%
7	FEDERAL INSURANCE COMPANY	3.16%	\$876,493	\$1,074,699	\$1,235,716	\$6,056,062	563.51%
8	UNITED FIRE AND CASUALTY COMPANY	3.01%	\$834,726	\$833,286	\$120,660	\$1,445,184	173.43%
9	TIG INSURANCE COMPANY	2.85%	\$790,457	\$961,502	\$1,322,089	\$3,066,326	318.91%
10	MEDMARC CASUALTY INSURANCE COMPANY	2.74%	\$760,114	\$189,508	\$0	\$12,130	6.40%
11	ALLIANZ UNDERWRITERS INSURANCE COMPANY	2.32%	\$643,250	\$636,906	\$0	-\$75,155	-11.80%
12	RANGER INSURANCE COMPANY	1.89%	\$524,827	\$507,361	\$21,483	\$489,733	98.50%
13	NATIONAL SURETY CORPORATION	1.87%	\$516,719	\$505,883	\$0	-\$3,296,804	-651.69%
14	UNIVERSAL UNDERWRITERS INS CO	1.84%	\$510,529	\$510,529	\$188,131	\$112,392	22.01%
15	LIBERTY INSURANCE CORPORATION	1.78%	\$492,417	\$505,770	-\$169,548	-\$219,922	-43.48%
16	GERLING AMERICA INSURANCE COMPANY	1.71%	\$474,181	\$334,454	\$141,167	\$205,165	61.34%
17	RELiance NATIONAL INDEMNITY COMPANY	1.68%	\$466,512	\$393,317	\$2,150	\$12,858	3.27%
18	ZURICH INSURANCE COMPANY	1.68%	\$466,501	\$563,643	\$82,423	\$812,503	144.15%
19	CINCINNATI INS CO THE	1.68%	\$466,135	\$450,587	\$8,290	-\$48,093	-10.67%
20	TRAVELERS INDEMNITY COMPANY	1.63%	\$450,827	\$3,069,684	\$479,777	-\$336,534	-10.96%
21	RELiance INSURANCE COMPANY	1.61%	\$447,146	\$361,788	\$25,357	-\$2,868,494	-792.87%
22	NATIONAL UNION FIRE INS CO OF PITTSBURG	1.51%	\$419,541	\$600,579	\$1,070,429	\$242,375	40.36%
23	ST PAUL PROPERTY & CASUALTY INS CO	1.51%	\$418,618	\$359,431	\$2,824	\$121,731	33.87%
24	ST PAUL MERCURY INSURANCE COMPANY	1.49%	\$413,943	\$466,745	\$12,964	\$142,471	30.52%
25	CONTINENTAL CASUALTY COMPANY	1.42%	\$394,155	\$288,224	\$39,730	\$139,926	48.55%
26	GREAT NORTHERN INSURANCE COMPANY	1.42%	\$392,887	\$383,060	\$589,117	\$1,157,364	302.14%
27	INDEMNITY INSURANCE CO OF NORTH AMERICA	1.38%	\$381,474	\$407,489	\$0	\$372,931	91.52%
28	TWIN CITY FIRE INS CO	1.33%	\$367,674	\$347,968	\$465,369	\$908,610	261.12%
29	STATE AUTO PROPERTY & CASUALTY INS CO	1.32%	\$364,361	\$370,472	\$23,845	\$37,040	10.00%
30	TRANSPORTATION INSURANCE COMPANY	1.29%	\$357,369	\$342,562	\$1,092,521	\$1,504,392	439.16%
31	LUMBERMENS MUTUAL CASUALTY CO	1.28%	\$355,367	\$300,399	\$35,752	\$533,180	177.49%
32	TRANSCONTINENTAL INSURANCE COMPANY	1.17%	\$322,915	\$287,505	\$20,000	-\$550,460	-191.46%
33	INDIANA LUMBERMENS MUTUAL INS CO	0.98%	\$272,207	\$304,569	\$77,433	\$102,797	33.75%
34	AMERICAN ZURICH INSURANCE COMPANY	0.96%	\$265,040	\$283,660	\$1,331	\$6,376	2.25%
35	SENTRY INSURANCE A MUTUAL COMPANY	0.89%	\$247,596	\$250,629	\$53,529	\$180,782	72.13%
36	AMERICAN STATES INSURANCE COMPANY	0.88%	\$244,800	\$245,886	\$1,096,988	\$418,868	170.35%
37	WESTCHESTER FIRE INSURANCE COMPANY	0.83%	\$231,114	\$553,363	\$5,507	-\$1,356,324	-245.11%
38	OLD REPUBLIC INSURANCE COMPANY	0.82%	\$228,309	\$259,027	\$15,000	\$109,763	42.38%
39	SECURA INSURANCE A MUTUAL COMPANY	0.75%	\$208,574	\$177,203	\$0	\$0	0.00%
40	GRINNELL MUTUAL REINSURANCE COMPANY	0.74%	\$204,658	\$199,865	\$12,676	\$17,970	8.99%
41	HARTFORD FIRE INSURANCE COMPANY	0.73%	\$203,504	\$197,250	\$139,655	-\$942,339	-477.74%
42	SHELTER MUTUAL INSURANCE CO	0.70%	\$192,775	\$200,663	\$20,118	-\$9,860	-4.91%
43	EMPLOYERS INSURANCE OF WAUSAU A MUTUAL	0.67%	\$186,472	\$175,080	\$15,151	-\$104,625	-59.76%
44	JOHN DEERE INSURANCE COMPANY	0.63%	\$175,303	\$181,243	\$30,200	-\$96,249	-53.10%
45	AMERICAN AUTOMOBILE INSURANCE CO	0.61%	\$168,919	\$109,591	\$351	-\$1,050,703	-958.75%
46	PACIFIC EMPLOYERS INSURANCE COMPANY	0.59%	\$163,595	\$104,827	\$0	\$19,089	18.21%
47	EMPLOYERS MUTUAL CASUALTY COMPANY	0.58%	\$160,523	\$153,677	\$66,186	\$25,132	16.35%
48	ST PAUL GUARDIAN INSURANCE COMPANY	0.50%	\$139,744	\$84,984	\$0	\$15,248	17.94%
49	MILLERS MUTUAL INSURANCE ASSOCIATION	0.49%	\$134,607	\$137,731	\$30,107	\$44,246	32.12%
50	UNITED STATES FIRE INSURANCE CO	0.48%	\$134,033	\$208,998	\$4,495	\$35,989	17.22%
51	WAUSAU BUSINESS INSURANCE COMPANY	0.46%	\$128,076	\$168,821	\$127,989	\$232,150	137.51%
52	UNITED STATES FIDELITY & GUARANTY CO	0.44%	\$123,068	\$94,595	\$13,750	\$261,597	276.54%
53	AMERICAN MOTORISTS INSURANCE CO	0.44%	\$120,853	\$122,831	\$62,090	\$13,926	11.34%
54	VANGUARD INSURANCE COMPANY	0.42%	\$115,517	\$115,517	\$0	\$111,333	96.38%
55	AMCO INSURANCE COMPANY	0.40%	\$109,771	\$104,436	\$62,164	\$174,982	167.55%

**1998 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - PRODUCT LIABILITY (Bodily Injury & Property Damage)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
56	LIBERTY MUTUAL INSURANCE COMPANY	0.36%	\$101,043	\$103,650	\$309,779	-\$475,666	-458.92%
57	UNDERWRITERS INSURANCE COMPANY	0.36%	\$100,138	\$131,769	\$0	\$18,777	14.25%
58	NATIONWIDE MUTUAL INSURANCE COMPANY	0.36%	\$99,543	\$93,384	\$0	-\$33,264	-35.62%
59	HARTFORD CASUALTY INS CO	0.34%	\$93,120	\$87,835	\$0	\$32,459	36.95%
60	ALLSTATE INSURANCE COMPANY	0.32%	\$88,043	\$77,617	\$14,000	\$729,166	939.44%
61	UNITED SECURITY INSURANCE COMPANY	0.31%	\$86,521	\$76,076	\$0	\$14,239	18.72%
62	FIREMANS FUND INS CO OF WISCONSIN	0.31%	\$85,708	\$86,742	\$0	-\$4,058,234	-4678.51%
63	RLI INSURANCE COMPANY	0.31%	\$85,556	\$47,564	\$0	-\$19,246	-40.46%
64	GENESIS INSURANCE COMPANY	0.30%	\$82,884	\$69,563	\$106	\$5,005	7.19%
65	FIREMANS FUND INSURANCE COMPANY	0.30%	\$82,737	\$121,770	-\$159,198	\$14,529,244	11931.71%
66	AMERICAN MANUFACTURERS MUTUAL INS CO	0.30%	\$82,720	\$102,365	-\$260	-\$55,924	-54.63%
67	HAWKEYE SECURITY INSURANCE COMPANY	0.30%	\$82,025	\$88,759	-\$250	-\$46,706	-52.62%
68	TOKIO MARINE AND FIRE INS CO LTD (US BR	0.29%	\$80,563	\$75,125	\$0	-\$124,107	-165.20%
69	WAUSAU UNDERWRITERS INS CO	0.28%	\$78,680	\$66,126	\$6,173	\$126,427	191.19%
70	PENNSYLVANIA GENERAL INSURANCE CO	0.26%	\$72,342	\$38,500	\$0	\$4,535	11.78%
71	GENERAL ACCIDENT INS CO OF AMERICA	0.26%	\$72,212	\$36,458	\$1,141	-\$5,808	-15.93%
72	SUMITOMO MARINE & FIRE INS CO LTD	0.22%	\$60,000	\$25,153	\$0	\$1,721	6.84%
73	COLUMBIA MUTUAL INSURANCE CO	0.21%	\$58,505	\$62,338	\$0	\$1,000	1.60%
74	STATE AUTOMOBILE MUTUAL INS CO	0.20%	\$55,887	\$26,890	\$2,326	\$2,326	8.65%
75	VALLEY FORGE INSURANCE COMPANY	0.19%	\$51,766	\$66,315	\$0	-\$313,498	-472.74%
76	LEGION INSURANCE COMPANY	0.18%	\$50,838	\$50,740	\$0	\$20,769	40.93%
77	AMERICAN INTERNATIONAL SOUTH INS CO	0.18%	\$50,000	\$25,000	\$0	-\$131,107	-524.43%
78	AMERICAN FIRE & CASUALTY COMPANY	0.17%	\$48,369	\$22,608	\$90,492	-\$42,279	-187.01%
79	COMMERCE AND INDUSTRY INSURANCE CO	0.17%	\$47,655	\$57,581	\$17,324	-\$28,688	-49.82%
80	WEST AMERICAN INSURANCE COMPANY	0.17%	\$46,990	\$17,361	\$1,557	\$2,839	16.35%
81	AMERICAN INSURANCE COMPANY THE	0.16%	\$45,105	\$54,352	\$50,500	-\$782,961	-1440.54%
82	CIGNA INSURANCE COMPANY	0.16%	\$44,773	\$63,386	\$0	-\$83,220	-131.29%
83	GRAIN DEALERS MUTUAL INSURANCE CO	0.16%	\$44,720	\$58,957	\$0	-\$13,675	-23.19%
84	NORTH RIVER INSURANCE COMPANY THE	0.16%	\$44,474	\$39,272	\$0	-\$105,789	-269.38%
85	MUTUAL SERVICE CASUALTY INSURANCE CO	0.15%	\$42,262	\$40,430	\$11,055	\$9,119	22.56%
86	FARMERS INSURANCE EXCHANGE	0.13%	\$35,511	\$41,266	\$0	\$25,559	61.94%
87	MINNESOTA FIRE AND CASUALTY COMPANY	0.13%	\$35,448	\$37,190	\$0	\$0	0.00%
88	CAPITOL INDEMNITY CORPORATION	0.12%	\$34,567	\$39,248	\$0	\$0	0.00%
89	CITIZENS SECURITY MUTUAL INS CO	0.12%	\$33,117	\$38,211	\$436	\$2,592	6.78%
90	GENERAL CASUALTY CO OF WISCONSIN	0.12%	\$31,953	\$27,844	\$0	-\$698	-2.51%
91	AMERICAN FAMILY MUTUAL INS CO	0.11%	\$30,425	\$34,946	\$0	\$1,141	3.27%
92	PENN AMERICA INS CO	0.10%	\$28,413	\$34,028	\$0	\$7,888	23.18%
93	MICHIGAN MUTUAL INSURANCE COMPANY	0.10%	\$26,854	\$30,544	\$2,000	-\$399,577	-1308.20%
94	FARMERS ALLIANCE MUTUAL INS CO	0.09%	\$25,936	\$31,443	\$0	-\$10,000	-31.80%
95	VIGILANT INSURANCE COMPANY	0.09%	\$23,661	\$13,916	\$4,527	-\$18,973	-136.34%
96	REGENT INSURANCE COMPANY	0.08%	\$22,424	\$19,261	\$0	-\$33,621	-174.55%
97	SURETY BONDING COMPANY OF AMERICA	0.08%	\$22,350	\$18,372	\$0	\$4,018	21.87%
98	FIRST SPECIALTY INSURANCE CORPORATION	0.07%	\$20,250	\$21,708	\$0	\$7,013	32.31%
99	PHOENIX INSURANCE COMPANY THE	0.07%	\$20,187	\$24,356	\$3,528	\$11,480	47.13%
100	ATHENA ASSURANCE COMPANY	0.07%	\$18,829	\$34,864	\$0	\$26,373	75.65%
101	OHIO CASUALTY INSURANCE COMPANY	0.06%	\$17,521	\$5,445	\$0	\$553	10.16%
102	GENERAL INSURANCE CO OF AMERICA	0.06%	\$15,605	\$9,277	\$0	\$929	10.01%
103	NATIONAL AMERICAN INSURANCE COMPANY	0.05%	\$14,154	\$10,985	\$0	\$1,380	12.56%
104	AMERICAN ECONOMY INSURANCE COMPANY	0.05%	\$14,006	\$13,146	\$0	\$27,790	211.40%
105	SAFECO INSURANCE CO OF AMERICA	0.05%	\$12,860	\$18,983	\$0	-\$7,776	-40.96%
106	GLOBE INDEMNITY COMPANY	0.05%	\$12,836	\$7,118	\$0	-\$7,670	-107.75%
107	LUMBERMENS UNDERWRITING ALLIANCE	0.05%	\$12,800	\$1,829	\$0	\$0	0.00%
108	NORTHWESTERN NATIONAL CASUALTY CO	0.05%	\$12,745	\$18,794	\$738	-\$3,462	-18.42%
109	MID-CONTINENT CASUALTY COMPANY	0.04%	\$12,246	\$10,036	\$0	\$0	0.00%

**1998 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - PRODUCT LIABILITY (Bodily Injury & Property Damage)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
110	FARMERS AND MERCHANTS INSURANCE CO	0.04%	\$10,550	\$10,473	\$0	\$9,051	86.42%
111	SECURITY NATIONAL INSURANCE COMPANY	0.04%	\$10,499	\$12,933	\$0	\$55	0.43%
112	TRAVELERS INDEMNITY CO OF AMERICA	0.04%	\$10,253	\$125,174	\$561,866	\$1,006,349	803.96%
113	FRONTIER INSURANCE COMPANY	0.04%	\$10,040	\$9,323	\$0	\$10,091	108.24%
114	ROYAL INDEMNITY COMPANY	0.04%	\$9,699	\$36,008	\$0	-\$168,048	-466.70%
115	AMERICAN CASUALTY CO OF READING PA	0.03%	\$9,281	\$11,885	\$129,569	\$15,901	133.79%
116	TRUCK INSURANCE EXCHANGE	0.03%	\$9,275	\$13,231	-\$161	-\$4,294	-32.45%
117	COMMERCIAL UNION INSURANCE COMPANY	0.03%	\$9,254	\$13,013	\$0	\$1,668,281	12820.11%
118	CONTINENTAL INSURANCE COMPANY THE	0.03%	\$9,114	\$3,686	\$125,652	\$114,426	3104.34%
119	AMERISURE INSURANCE COMPANY	0.03%	\$8,587	\$8,981	\$0	-\$5,455	-60.74%
120	HARTFORD ACCIDENT & INDEMNITY CO	0.03%	\$8,527	\$8,527	\$55,238	-\$52,023	-610.10%
121	NORTHBROOK PROPERTY & CASUALTY INS CO	0.03%	\$7,888	\$1,617	\$0	-\$39,924	-2469.02%
122	TRAVELERS INDEMNITY CO OF CONNECTICUT	0.03%	\$7,623	\$26,125	\$0	-\$8,351	-31.97%
123	PENNSYLVANIA LUMBERMENS MUTUAL INS CO	0.03%	\$7,496	\$6,009	\$0	\$0	0.00%
124	BITUMINOUS CASUALTY CORPORATION	0.03%	\$7,421	\$10,256	\$0	-\$8,900	-86.78%
125	AMERICAN FIRE AND INDEMNITY COMPANY	0.02%	\$5,124	\$3,080	\$0	\$0	0.00%
126	TRI STATE INSURANCE CO OF MINNESOTA	0.02%	\$5,116	\$4,002	\$0	\$0	0.00%
127	EMPIRE FIRE AND MARINE INSURANCE CO	0.02%	\$5,109	\$5,109	\$0	\$28	0.55%
128	HARTFORD INSURANCE CO OF MIDWEST THE	0.02%	\$5,033	\$5,033	\$0	\$2,670	53.05%
129	CENTENNIAL INSURANCE COMPANY	0.01%	\$3,904	\$3,228	\$0	\$1,692	52.42%
130	AMERICAN GUARANTEE & LIABILITY INS CO	0.01%	\$3,460	-\$2,828	\$0	-\$6,143	217.22%
131	OAK RIVER INSURANCE COMPANY	0.01%	\$2,690	\$1,840	\$0	-\$176	-9.57%
132	AMERICAN AND FOREIGN INSURANCE CO	0.01%	\$2,564	\$2,092	\$0	-\$131,610	-6291.11%
133	UNITED PACIFIC INSURANCE COMPANY	0.01%	\$2,356	\$2,104	\$0	-\$16,753	-796.25%
134	NN INSURANCE COMPANY	0.01%	\$2,301	\$1,416	\$0	-\$300	-21.19%
135	FIDELITY & GUARANTY INS UNDERWRITERS	0.01%	\$2,282	\$2,597	\$0	-\$5,945	-228.92%
136	TRINITY UNIVERSAL INS CO OF KANSAS INC	0.01%	\$2,239	\$2,910	\$0	-\$1,165	-40.03%
137	CIGNA PROPERTY & CASUALTY INS CO	0.01%	\$2,118	\$1,498	\$0	-\$965	-64.42%
138	TRI STATE INSURANCE COMPANY	0.01%	\$1,937	\$2,454	\$0	\$2,642	107.66%
139	JEFFERSON INSURANCE CO OF NEW YORK	0.01%	\$1,785	\$2,752	\$2,500	-\$18,738	-680.89%
140	LITITZ MUTUAL INSURANCE COMPANY	0.01%	\$1,693	\$1,723	\$0	\$0	0.00%
141	NATIONAL FIRE INS CO OF HARTFORD	0.01%	\$1,620	\$1,576	-\$62,968	-\$64,258	-4077.28%
142	NATIONAL INDEMNITY COMPANY	0.01%	\$1,537	\$1,747	\$0	-\$9,103	-521.06%
143	TRINITY UNIVERSAL INSURANCE COMPANY	0.01%	\$1,507	\$1,117	\$0	\$4,047	362.31%
144	NORTHBROOK INDEMNITY CO	0.01%	\$1,447	\$1,447	\$0	-\$7,392	-510.85%
145	HANOVER INSURANCE COMPANY THE	0.01%	\$1,389	\$4,164	\$0	\$0	0.00%
146	GENERAL STAR NATIONAL INS CO	0.00%	\$1,322	\$1,318	\$0	\$0	0.00%
147	AMERICAN INDEMNITY COMPANY	0.00%	\$1,154	\$563	\$0	\$0	0.00%
148	MID CENTURY INSURANCE COMPANY	0.00%	\$1,044	\$1,044	\$91	\$635	60.82%
149	NORTHBROOK NATIONAL INS CO	0.00%	\$1,034	\$1,894	\$0	-\$26,287	-1387.91%
150	MASSACHUSETTS BAY INS CO	0.00%	\$1,025	\$720	\$667	\$667	92.64%
151	NATIONWIDE PROPERTY & CASUALTY INS CO	0.00%	\$968	\$968	\$52,500	\$2,143	221.38%
152	POTOMAC INSURANCE CO OF ILLINOIS	0.00%	\$886	\$1,051	\$0	-\$197	-18.74%
153	NONPROFITS INS ASSN AN INTERINS EXCH	0.00%	\$756	\$770	\$0	\$461	59.87%
154	NORTH AMERICAN SPECIALTY INS CO	0.00%	\$724	\$2,016	\$78,500	-\$131,431	-6519.39%
155	FIDELITY AND GUARANTY INSURANCE COMPANY	0.00%	\$497	\$254	\$0	-\$24,394	-9603.94%
156	TRAVELERS CASUALTY AND SURETY CO OF IL	0.00%	\$469	\$842	\$0	\$477,509	56711.28%
157	NORTHLAND INSURANCE COMPANY	0.00%	\$387	\$732	\$0	-\$200	-27.32%
158	BROTHERHOOD MUTUAL INSURANCE CO	0.00%	\$306	\$360	\$0	\$0	0.00%
159	GREAT AMERICAN INSURANCE COMPANY	0.00%	\$231	\$325	\$0	\$72,264	22235.08%
160	FIRST NATIONAL INS CO OF AMERICA	0.00%	\$131	\$119	\$0	-\$17	-14.29%
161	UTICA MUTUAL INSURANCE COMPANY	0.00%	\$100	\$100	\$0	\$2,000	2000.00%
162	NEW HAMPSHIRE INSURANCE COMPANY	0.00%	\$97	\$64	\$15,000	-\$87,776	-137150.00%
163	GULF INSURANCE COMPANY	0.00%	\$74	\$27	\$0	\$0	0.00%

**1998 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - PRODUCT LIABILITY (Bodily Injury & Property Damage)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
164	SAVERS PROPERTY & CASUALTY INS CO	0.00%	\$58	\$25	\$0	\$5	20.00%
165	SAFEGUARD INSURANCE COMPANY	0.00%	\$48	\$132	\$0	\$150	113.64%
166	AGRICULTURAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$9	N/A
167	AIU INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$491	N/A
168	AMERICAN ALTERNATIVE INS CORP	0.00%	\$0	\$0	\$0	-\$54	N/A
169	AMERICAN EMPLOYERS INSURANCE CO	0.00%	\$0	\$86	\$0	\$22,144	25748.84%
170	AMERICAN HOME ASSURANCE COMPANY	0.00%	\$0	\$23,085	\$0	-\$81,457	-352.86%
171	AMERICAN NATIONAL FIRE INSURANCE CO	0.00%	\$0	\$0	\$0	-\$2,443	N/A
172	ARGONAUT INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$43	N/A
173	ARGONAUT MIDWEST INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$6,133	N/A
174	ASSOCIATED INDEMNITY CORPORATION	0.00%	\$0	\$0	\$0	\$1,662	N/A
175	ASSURANCE COMPANY OF AMERICA	0.00%	\$0	\$0	\$0	\$31	N/A
176	ATLANTIC MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$142	N/A
177	AUTOMOBILE INS CO OF HARTFORD CT	0.00%	\$0	\$0	\$0	-\$4,747	N/A
178	CASUALTY RECIPROCAL EXCHANGE	0.00%	\$0	\$0	\$0	\$223	N/A
179	CENTURY INDEMNITY COMPANY	0.00%	\$0	\$0	\$6,250	\$2,874,989	N/A
180	CIGNA FIRE UNDERWRITERS INS CO	0.00%	\$0	\$27	\$0	\$0	0.00%
181	COLORADO CASUALTY INSURANCE COMPANY	0.00%	\$0	\$541	\$0	\$0	0.00%
182	COREGIS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$14,957	N/A
183	COUNTRY MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$350	N/A
184	FARMINGTON CASUALTY COMPANY	0.00%	\$0	\$0	\$0	-\$3,201	N/A
185	GOVERNMENT EMPLOYEES INSURANCE CO	0.00%	\$0	\$0	\$0	-\$20,444	N/A
186	GRANITE STATE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$167	N/A
187	ILLINOIS NATIONAL INSURANCE COMPANY	0.00%	\$0	\$9,704	\$22,500	-\$86,351	-889.85%
188	INSURANCE CO OF THE STATE OF PA	0.00%	\$0	\$0	\$0	-\$13,071	N/A
189	INSURANCE COMPANY OF NORTH AMERICA	0.00%	\$0	\$4,266	\$0	-\$430	-10.08%
190	INTERNATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$163,352	N/A
191	LM INSURANCE CORPORATION	0.00%	\$0	\$11	\$0	\$6	54.55%
192	MARKEL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$928	N/A
193	MICHIGAN MILLERS MUTUAL INS CO	0.00%	\$0	\$0	\$0	-\$15,000	N/A
194	MILLERS MUTUAL FIRE INSURANCE CO THE	0.00%	\$0	\$3,291	\$0	\$55	1.67%
195	NATIONWIDE MUTUAL FIRE INSURANCE CO	0.00%	\$0	\$0	\$12,500	-\$51,516	N/A
196	NORTHERN INSURANCE CO OF NEW YORK	0.00%	\$0	\$0	\$0	-\$3,524	N/A
197	PENNSYLVANIA NATIONAL MUTUAL CAS INS CO	0.00%	\$0	-\$1	\$0	\$2	-200.00%
198	PROVIDENCE WASHINGTON INSURANCE CO	0.00%	\$0	\$0	\$0	\$889	N/A
199	RELiance NATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$14,726	N/A
200	REPUBLIC INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$1,690	N/A
201	RISCORP NATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$33,125	\$33,125	N/A
202	SHELTER GENERAL INS CO	0.00%	\$0	\$0	\$0	\$0	N/A
203	STANDARD FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$60,000	\$76,636	N/A
204	STAR INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$87	N/A
205	STATEWIDE INSURANCE COMPANY	0.00%	\$0	\$21	\$0	-\$118	-561.90%
206	TIG PREMIER INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$248	N/A
207	TRAVELERS CASUALTY COMPANY OF CONNECTICUT	0.00%	\$0	\$0	\$6,750	-\$111,999	N/A
208	VALIANT INS CO	0.00%	\$0	\$0	\$0	-\$175	N/A
209	WESTFIELD INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$27	N/A
210	ZURICH AMERICAN INS CO OF IL	0.00%	\$0	\$0	\$0	\$1,413	N/A
211	NORTHFIELD INSURANCE COMPANY	0.00%	-\$91	-\$70	\$0	-\$29	41.43%
212	MARYLAND CASUALTY COMPANY	0.00%	-\$143	-\$18	\$0	-\$5,259	29216.67%
213	AXA GLOBAL RISKS US INSURANCE CO	0.00%	-\$229	\$11,476	\$0	\$0	0.00%
214	PACIFIC INDEMNITY COMPANY	0.00%	-\$340	\$174	\$0	\$15	8.62%
215	AMERICAN ALLIANCE INSURANCE COMPANY	0.00%	-\$867	-\$31,055	\$0	-\$94,541	304.43%
216	TRAVELERS CASUALTY AND SURETY CO OF AMERICA	0.00%	-\$1,273	\$5,088	\$0	-\$12,725	-250.10%
217	GAN NATIONAL INSURANCE COMPANY	-0.01%	-\$1,886	\$1,230	\$0	\$4,228	343.74%

**1998 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - PRODUCT LIABILITY (Bodily Injury & Property Damage)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
218	TRAVELERS CASUALTY AND SURETY CO	-0.01%	-\$2,185	\$10,460	\$187,250	-\$627,072	-5994.95%
219	CHARTER OAK FIRE INSURANCE CO THE	-0.01%	-\$2,444	\$38,538	\$22,232	-\$23,485	-60.94%
220	ST PAUL INSURANCE CO OF ILLINOIS THE	-0.01%	-\$3,600	-\$1,538	\$0	-\$4,576	297.53%
221	YASUDA FIRE & MARINE INS CO OF AMER TH	-0.15%	-\$41,097	-\$30,904	\$0	-\$47,244	152.87%
<b>TOTAL</b>		<b>100.00%</b>	<b>\$27,698,685</b>	<b>\$30,865,481</b>	<b>\$13,711,638</b>	<b>\$25,862,549</b>	<b>83.79%</b>

1998 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Liability Bodily Injury)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	STATE FARM MUTUAL AUTOMOBILE INS CO	18.88%	\$122,119,518	\$124,905,907	\$74,923,648	\$65,591,263	52.51%
2	AMERICAN FAMILY MUTUAL INS CO	11.20%	\$72,478,628	\$70,786,438	\$41,754,975	\$42,103,127	59.48%
3	FARMERS INSURANCE COMPANY INC	8.92%	\$57,723,757	\$58,076,624	\$20,493,664	\$18,012,049	31.01%
4	SHELTER MUTUAL INSURANCE CO	6.65%	\$43,044,901	\$42,431,990	\$21,885,857	\$21,922,054	51.66%
5	AMERICAN STANDARD INS CO OF WISCONSIN	4.34%	\$28,059,127	\$27,617,423	\$15,169,714	\$16,594,017	60.09%
6	MID CENTURY INSURANCE COMPANY	4.00%	\$25,845,463	\$25,051,613	\$10,158,837	\$12,066,688	48.17%
7	ALLSTATE INSURANCE COMPANY	3.29%	\$21,265,543	\$21,030,928	\$10,079,443	\$7,263,105	34.54%
8	AUTOMOBILE CLUB INTER-INS EXCHANGE	2.50%	\$16,195,523	\$16,010,213	\$8,258,517	\$9,111,405	56.91%
9	FARM BUREAU TOWN & COUNTRY INS CO OF MO	1.92%	\$12,415,539	\$12,709,389	\$7,144,805	\$8,274,903	65.11%
10	PROGRESSIVE CLASSIC INSURANCE COMPANY	1.77%	\$11,442,869	\$8,714,208	\$1,604,424	\$5,029,899	57.72%
11	ALLSTATE INDEMNITY COMPANY	1.46%	\$9,421,916	\$9,538,236	\$5,095,717	\$2,760,324	28.94%
12	SAFECO INSURANCE CO OF AMERICA	1.36%	\$8,774,636	\$7,855,416	\$4,192,257	\$4,110,219	52.32%
13	STATE FARM FIRE AND CASUALTY CO	1.30%	\$8,438,198	\$8,343,932	\$5,421,412	\$5,494,378	65.85%
14	AMERICAN STATES PREFERRED INS CO	1.19%	\$7,692,368	\$7,769,131	\$4,385,457	\$5,473,384	70.45%
15	FARMERS AND MERCHANTS INSURANCE CO	1.15%	\$7,469,417	\$8,178,670	\$6,644,778	\$5,078,490	62.09%
16	UNITED SERVICES AUTOMOBILE ASSOCIATION	1.10%	\$7,129,034	\$7,364,634	\$3,572,964	\$2,109,930	28.65%
17	SHELTER GENERAL INS CO	1.05%	\$6,818,170	\$6,181,380	\$2,113,479	\$3,031,177	49.04%
18	CAMERON MUTUAL INSURANCE COMPANY	1.01%	\$6,509,372	\$6,520,033	\$5,005,944	\$3,962,519	60.77%
19	NATIONAL INSURANCE ASSOCIATION	0.91%	\$5,891,248	\$5,748,288	\$3,437,037	\$3,425,049	59.58%
20	HARTFORD UNDERWRITERS INSURANCE CO	0.88%	\$5,681,638	\$6,057,963	\$2,964,104	\$3,428,401	56.59%
21	PROGRESSIVE NORTHWESTERN INS CO	0.86%	\$5,567,466	\$7,903,628	\$6,160,117	\$3,382,812	42.80%
22	FIREMANS FUND INS CO OF MISSOURI	0.78%	\$5,066,880	\$5,052,838	\$1,484,903	\$1,190,136	23.55%
23	DAIRYLAND INSURANCE COMPANY	0.73%	\$4,737,715	\$4,634,276	\$2,140,726	\$3,652,967	78.82%
24	AMERICAN NATIONAL PROPERTY & CASUALTY C	0.68%	\$4,413,641	\$4,272,513	\$2,524,488	\$2,719,475	63.65%
25	LIBERTY MUTUAL FIRE INSURANCE CO	0.62%	\$3,991,364	\$4,243,601	\$2,781,516	\$2,359,257	55.60%
26	COLUMBIA MUTUAL INSURANCE CO	0.56%	\$3,642,385	\$3,612,431	\$1,931,713	\$2,013,196	55.73%
27	DEERBROOK INSURANCE COMPANY	0.56%	\$3,600,094	\$3,430,853	\$865,239	\$1,713,128	49.93%
28	USAA CASUALTY INSURANCE COMPANY	0.55%	\$3,570,954	\$3,567,683	\$1,948,112	\$881,814	24.72%
29	GEICO GENERAL INS CO	0.54%	\$3,502,758	\$3,331,687	\$1,214,311	\$1,072,666	32.20%
30	CORNERSTONE NATIONAL INSURANCE COMPANY	0.52%	\$3,381,055	\$3,055,273	\$455,234	\$1,546,061	50.60%
31	TRACOR INSURANCE COMPANY	0.52%	\$3,366,780	\$3,259,725	\$776,307	\$1,366,790	41.93%
32	GATEWAY INSURANCE COMPANY	0.52%	\$3,351,826	\$3,332,895	\$1,203,685	\$1,320,214	39.61%
33	PENNSYLVANIA GENERAL INSURANCE CO	0.51%	\$3,276,930	\$2,820,213	\$1,639,696	\$1,732,331	61.43%
34	EMPLOYERS FIRE INSURANCE COMPANY	0.50%	\$3,250,714	\$3,470,885	\$2,223,011	\$1,175,199	33.86%
35	GOVERNMENT EMPLOYEES INSURANCE CO	0.49%	\$3,182,950	\$3,263,834	\$2,278,121	\$840,983	25.77%
36	PROGRESSIVE CASUALTY INSURANCE CO	0.48%	\$3,091,895	\$2,351,686	\$593,464	\$1,157,263	49.21%
37	AUTO CLUB FAMILY INSURANCE COMPANY	0.46%	\$2,963,149	\$3,018,859	\$1,282,083	\$1,685,730	49.21%
38	OMNI INSURANCE COMPANY	0.44%	\$2,878,388	\$1,750,835	\$251,361	\$2,161,658	123.46%
39	ALLIED PROPERTY & CASUALTY INS CO	0.44%	\$2,865,592	\$2,585,202	\$1,018,671	\$1,526,767	59.06%
40	AMERICAN ECONOMY INSURANCE COMPANY	0.44%	\$2,850,679	\$2,924,983	\$1,931,384	\$2,558,643	87.48%
41	CONTINENTAL INSURANCE COMPANY THE	0.42%	\$2,723,867	\$1,959,579	\$3,764,210	\$13,758,313	702.11%
42	FIRST NATIONAL INS CO OF AMERICA	0.42%	\$2,686,842	\$2,721,952	\$1,308,809	\$1,686,704	61.97%
43	WINDSOR INSURANCE COMPANY	0.38%	\$2,453,024	\$2,532,699	\$2,010,781	\$1,578,713	62.33%
44	FAIRMONT INSURANCE COMPANY	0.36%	\$2,334,784	\$2,352,604	\$882,865	\$1,768,641	75.18%
45	SAGAMORE INSURANCE COMPANY	0.35%	\$2,271,042	\$2,175,577	\$673,231	\$1,445,465	66.44%
46	IGF INSURANCE COMPANY	0.35%	\$2,267,594	\$2,485,887	\$2,038,713	\$1,696,276	68.24%
47	SAFECO INSURANCE COMPANY OF ILLINOIS	0.33%	\$2,128,484	\$2,764,380	\$1,634,920	\$1,744,571	63.11%
48	ST PAUL GUARDIAN INSURANCE COMPANY	0.33%	\$2,107,794	\$2,379,039	\$3,730,968	\$1,262,802	53.08%
49	AMCO INSURANCE COMPANY	0.32%	\$2,060,474	\$1,979,613	\$784,822	\$995,770	50.30%
50	LEADER NATIONAL INSURANCE CO	0.30%	\$1,915,651	\$1,640,768	\$841,651	\$574,568	35.02%
51	GEICO CASUALTY COMPANY	0.29%	\$1,881,882	\$1,561,434	\$268,748	\$645,568	41.34%
52	PRUDENTIAL PROPERTY & CASUALTY INS CO	0.26%	\$1,692,923	\$1,688,144	\$1,640,297	\$419,669	-24.86%
53	FIRST AMERICAN INSURANCE COMPANY	0.26%	\$1,691,795	\$1,990,416	\$1,528,998	\$2,136,623	107.35%
54	AUTO OWNERS INSURANCE CO MUTUAL	0.25%	\$1,591,119	\$1,580,670	\$439,490	\$176,336	11.16%
55	PHOENIX INSURANCE COMPANY THE	0.23%	\$1,489,888	\$1,311,454	\$593,953	\$553,977	42.24%

1998 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Liability Bodily Injury)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
56	GRINNELL MUTUAL REINSURANCE COMPANY	0.23%	\$1,475,181	\$1,618,080	\$1,727,097	\$1,441,790	89.10%
57	PROGRESSIVE SPECIALTY INS CO	0.22%	\$1,434,391	\$249,090	\$5,192	\$137,707	55.28%
58	ILLINOIS FOUNDERS INSURANCE COMPANY	0.22%	\$1,392,273	\$1,445,959	\$501,096	\$969,173	67.03%
59	CINCINNATI INS CO THE	0.21%	\$1,331,388	\$1,234,161	\$648,584	\$944,612	76.54%
60	METROPOLITAN PROPERTY & CASUALTY INS CO	0.20%	\$1,274,296	\$1,305,559	\$665,626	\$23,160	1.77%
61	STATE AUTO PROPERTY & CASUALTY INS CO	0.19%	\$1,239,913	\$1,272,223	\$707,232	\$508,335	39.96%
62	SAFECO NATIONAL INSURANCE COMPANY	0.19%	\$1,200,303	\$1,638,109	\$847,482	\$884,460	53.99%
63	SECURA INSURANCE A MUTUAL COMPANY	0.18%	\$1,169,658	\$1,016,435	\$1,020,459	\$653,590	64.30%
64	NATIONWIDE MUTUAL INSURANCE COMPANY	0.18%	\$1,162,834	\$1,162,153	\$321,407	\$579,131	49.83%
65	GEICO INDEMNITY COMPANY	0.18%	\$1,158,713	\$1,031,227	\$396,238	\$512,436	49.69%
66	COUNTRY MUTUAL INSURANCE COMPANY	0.18%	\$1,146,996	\$1,156,410	\$742,406	\$816,899	70.64%
67	AMERICAN STATES INSURANCE COMPANY	0.18%	\$1,134,698	\$1,155,618	\$1,356,719	\$627,206	54.27%
68	AMERICAN PREMIER INSURANCE COMPANY	0.17%	\$1,112,346	\$1,392,497	\$1,391,410	\$1,293,836	92.91%
69	TRAVCO INSURANCE COMPANY	0.17%	\$1,097,723	\$773,366	\$37,012	\$501,755	64.88%
70	GENERAL CASUALTY CO OF ILLINOIS	0.16%	\$1,067,299	\$744,438	\$86,728	\$764,876	102.75%
71	GUIDANT MUTUAL INSURANCE CO	0.16%	\$1,058,874	\$1,107,865	\$866,259	\$987,948	89.18%
72	METROPOLITAN GENERAL INS CO	0.16%	\$1,056,543	\$1,024,594	\$281,154	\$504,020	49.19%
73	SENTRY INSURANCE A MUTUAL COMPANY	0.16%	\$1,034,822	\$885,588	\$1,141,311	\$1,128,153	127.39%
74	AMERICAN MOTORISTS INSURANCE CO	0.16%	\$1,029,207	\$1,212,186	\$1,255,758	\$579,738	47.83%
75	MILLERS CLASSIFIED INSURANCE COMPANY	0.16%	\$1,028,899	\$1,033,864	\$786,779	\$875,201	65.31%
76	DEPOSITORS INSURANCE COMPANY	0.16%	\$1,027,615	\$839,884	\$206,921	\$291,072	34.66%
77	MILLERS MUTUAL INSURANCE ASSOCIATION	0.15%	\$983,673	\$1,017,741	\$1,486,932	\$898,380	88.27%
78	TIG PREMIER INSURANCE COMPANY	0.15%	\$974,230	\$863,796	\$164,712	\$501,832	58.10%
79	ATLANTA SPECIALTY INSURANCE COMPANY	0.15%	\$946,318	\$1,160,814	\$1,088,013	\$949,434	81.79%
80	GUIDANT ELITE INSURANCE CO	0.14%	\$897,606	\$894,494	\$378,471	\$394,332	44.08%
81	VIKING INSURANCE COMPANY OF WI	0.14%	\$888,711	\$826,425	\$333,563	\$633,560	76.66%
82	METROPOLITAN GROUP PROP & CAS INS CO	0.13%	\$852,649	\$844,154	\$465,984	\$236,152	27.97%
83	WEST AMERICAN INSURANCE COMPANY	0.13%	\$842,423	\$847,013	\$304,571	\$175,008	20.66%
84	OMAHA PROPERTY AND CASUALTY INS CO	0.13%	\$826,176	\$820,079	\$392,267	\$504,379	61.50%
85	ATLANTA CASUALTY COMPANY	0.13%	\$816,913	\$977,969	\$1,493,440	\$1,195,789	122.27%
86	MIDLAND RISK INSURANCE COMPANY	0.13%	\$813,587	\$703,192	\$393,756	\$495,630	70.48%
87	ECONOMY PREFERRED INSURANCE COMPANY	0.12%	\$797,126	\$775,527	\$183,467	\$121,129	15.62%
88	NATIONAL GENERAL INS CO	0.12%	\$785,657	\$787,531	\$540,506	\$1,244,763	158.06%
89	ATLANTIC MUTUAL INSURANCE COMPANY	0.12%	\$765,595	\$701,085	\$366,574	\$670,281	95.61%
90	TRAVELERS INDEMNITY CO OF ILLINOIS	0.12%	\$745,453	\$612,523	\$145,255	\$438,032	71.51%
91	TRAVELERS INDEMNITY COMPANY	0.11%	\$711,343	\$664,938	\$229,897	\$263,513	39.63%
92	GENERAL INSURANCE CO OF AMERICA	0.10%	\$654,825	\$709,332	\$507,541	\$261,191	36.82%
93	AMERICAN NATIONAL GENERAL INS CO	0.10%	\$641,873	\$644,568	\$249,884	\$268,534	41.66%
94	NATIONAL GENERAL ASSURANCE COMPANY	0.09%	\$613,799	\$548,880	\$211,214	\$850,225	154.90%
95	HARTFORD FIRE INSURANCE COMPANY	0.09%	\$613,223	\$508,328	\$193,671	\$244,618	48.12%
96	PAFCO GENERAL INSURANCE COMPANY	0.09%	\$587,390	\$500,111	\$148,201	\$375,120	75.01%
97	VIGILANT INSURANCE COMPANY	0.08%	\$544,308	\$570,733	\$807,204	\$76,873	13.47%
98	INTEGON NATIONAL INSURANCE COMPANY	0.08%	\$526,154	\$594,863	\$935,743	\$301,508	50.69%
99	TRUSTGARD INSURANCE COMPANY	0.08%	\$525,034	\$567,867	\$735,296	\$454,414	80.02%
100	CHARTER OAK FIRE INSURANCE CO THE	0.08%	\$516,508	\$447,345	\$34,933	\$232,053	51.87%
101	FEDERATED MUTUAL INSURANCE COMPANY	0.07%	\$484,551	\$495,944	\$79,219	\$32,256	6.50%
102	TRAVELERS PROPERTY CASUALTY INS CO	0.07%	\$476,123	\$928,875	\$937,493	\$400,153	43.08%
103	CITIZENS INS CO OF AMERICA	0.07%	\$476,100	\$586,750	\$222,729	\$-83,084	-14.16%
104	CALIFORNIA CASUALTY INSURANCE CO	0.07%	\$471,020	\$418,611	\$122,339	\$291,320	69.59%
105	COLONIAL PENN FRANKLIN INSURANCE CO	0.07%	\$452,416	\$416,706	\$219,657	\$264,479	63.47%
106	VALIANT INS CO	0.07%	\$448,937	\$544,845	\$337,340	\$349,588	64.16%
107	UNITED SECURITY INSURANCE COMPANY	0.07%	\$440,642	\$443,877	\$200,213	\$225,298	50.76%
108	HAWKEYE SECURITY INSURANCE COMPANY	0.07%	\$431,356	\$409,110	\$265,435	\$285,632	69.82%
109	MENDOTA INSURANCE COMPANY	0.07%	\$421,987	\$377,822	\$249,982	\$162,432	42.99%



1998 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Liability Bodily Injury)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
110	LIBERTY INSURANCE CORPORATION	0.06%	\$420,335	\$337,404	\$144,106	\$49,326	14.62%
111	FIDELITY & GUARANTY INS UNDERWRITERS	0.06%	\$415,348	\$468,117	\$305,857	\$62,498	13.35%
112	SECURITY NATIONAL INSURANCE COMPANY	0.06%	\$408,860	\$403,577	\$108,050	\$114,655	28.41%
113	AMICA MUTUAL INSURANCE COMPANY	0.06%	\$400,072	\$397,598	\$232,335	\$40,056	10.07%
114	EMCASCO INSURANCE COMPANY	0.06%	\$383,635	\$377,462	\$279,450	\$371,317	98.37%
115	FEDERAL INSURANCE COMPANY	0.06%	\$378,104	\$382,068	\$449,362	\$398,378	104.27%
116	WORKMENS AUTO INSURANCE COMPANY	0.06%	\$378,071	\$281,250	\$18,256	\$36,103	12.84%
117	INFINITY INSURANCE COMPANY	0.06%	\$366,041	\$360,709	\$372,953	\$140,314	38.90%
118	COLONIAL INSURANCE CO OF WISCONSIN	0.05%	\$352,899	\$375,027	\$244,786	\$93,286	24.87%
119	AMEX ASSURANCE COMPANY	0.05%	\$343,268	\$336,936	\$97,553	\$319,942	94.96%
120	MIC GENERAL INSURANCE CORPORATION	0.05%	\$340,286	\$344,860	\$257,634	\$1,051,833	305.00%
121	GUIDANT SPECIALTY MUTUAL INSURANCE CO	0.05%	\$317,522	\$307,699	\$191,535	\$121,086	39.35%
122	COLONIAL PENN INSURANCE COMPANY	0.05%	\$299,729	\$318,530	\$301,722	\$203,124	63.77%
123	FARMERS UNION CO-OPERATIVE INS CO OF NE	0.05%	\$295,405	\$284,493	\$102,790	\$42,698	15.01%
124	NAU COUNTRY INSURANCE COMPANY	0.05%	\$292,606	\$272,634	\$11,592	\$76,858	28.19%
125	PACIFIC INDEMNITY COMPANY	0.04%	\$282,711	\$284,390	\$58,261	\$133,301	46.87%
126	NATIONWIDE MUTUAL FIRE INSURANCE CO	0.04%	\$268,352	\$273,821	\$55,185	\$154,528	56.43%
127	METROPOLITAN CASUALTY INS CO	0.04%	\$260,216	\$269,719	\$128,509	-\$19,189	-7.11%
128	ASSURANCE COMPANY OF AMERICA	0.04%	\$248,062	\$300,581	\$258,705	\$85,403	28.41%
129	MASSACHUSETTS BAY INS CO	0.04%	\$247,265	\$310,434	\$336,348	\$104,493	33.66%
130	FARM AND CITY INSURANCE COMPANY	0.04%	\$241,576	\$233,968	\$78,824	\$217,755	93.07%
131	AMERICAN FIRE & CASUALTY COMPANY	0.04%	\$236,138	\$236,340	\$117,374	\$113,219	47.91%
132	WARNER INSURANCE COMPANY	0.04%	\$235,848	\$231,353	\$20,670	\$72,998	31.55%
133	WORLDWIDE INSURANCE COMPANY	0.04%	\$230,045	\$220,249	\$110,354	\$80,116	36.38%
134	ECONOMY FIRE & CASUALTY COMPANY	0.03%	\$224,865	\$256,359	\$115,825	\$48,888	19.07%
135	STATE AUTO NATIONAL INSURANCE COMPANY	0.03%	\$217,682	\$163,495	\$30,511	\$118,551	72.51%
136	TRINITY UNIVERSAL INS CO OF KANSAS INC	0.03%	\$217,332	\$234,052	\$75,398	\$66,557	28.44%
137	GREAT NORTHERN INSURANCE COMPANY	0.03%	\$200,582	\$178,404	\$5,803	\$54,651	30.63%
138	OHIO CASUALTY INSURANCE COMPANY	0.03%	\$190,231	\$199,096	\$33,335	-\$11,087	-5.57%
139	CALIFORNIA CASUALTY INDEMNITY EXCHANGE	0.03%	\$183,596	\$162,817	\$54,081	\$150,499	92.43%
140	UNIVERSAL UNDERWRITERS INS CO	0.03%	\$162,204	\$142,906	\$9,001	\$12,014	8.41%
141	UNITED STATES FIDELITY & GUARANTY CO	0.02%	\$153,038	\$180,973	\$69,876	\$51,358	28.38%
142	USAA GENERAL INDEMNITY COMPANY	0.02%	\$141,524	\$109,966	\$3,200	\$40,261	36.61%
143	UNITED FIRE AND CASUALTY COMPANY	0.02%	\$138,701	\$140,779	\$39,152	-\$3,348	-2.38%
144	PHARMACISTS MUTUAL INSURANCE COMPANY	0.02%	\$138,073	\$129,497	\$89,004	\$122,479	94.58%
145	NORTHERN INSURANCE CO OF NEW YORK	0.02%	\$126,272	\$139,844	\$33,167	\$20,661	14.77%
146	FIDELITY AND CASUALTY CO OF NY	0.02%	\$121,630	\$606,955	\$145,657	-\$7,425,082	-1223.33%
147	GENERAL CASUALTY CO OF WISCONSIN	0.02%	\$113,454	\$228,920	\$276,066	\$109,440	47.81%
148	NATIONAL ALLIANCE INSURANCE CO	0.02%	\$112,387	\$110,910	\$171,012	\$195,761	176.50%
149	TRAVELERS INDEMNITY CO OF AMERICA	0.02%	\$105,619	\$79,785	\$29,105	\$37,041	46.43%
150	FARMERS ALLIANCE MUTUAL INS CO	0.02%	\$105,492	\$104,791	\$45,128	\$131,679	125.66%
151	DIRECT AUTO INS CO	0.02%	\$105,314	\$105,558	\$16,161	\$57,817	54.77%
152	HARTFORD CASUALTY INS CO	0.02%	\$98,880	\$93,214	\$17,718	\$71,308	76.50%
153	MARYLAND CASUALTY COMPANY	0.01%	\$96,036	\$97,769	\$44,943	\$8,033	8.22%
154	ELECTRIC INSURANCE COMPANY	0.01%	\$85,507	\$74,512	\$71,274	\$79,044	106.08%
155	CONTINENTAL WESTERN INSURANCE CO	0.01%	\$82,926	\$86,411	\$26,674	\$5,063	5.86%
156	GUIDANT AMERICA INSURANCE CO	0.01%	\$79,775	\$80,888	\$215,014	\$55,819	69.01%
157	REGENT INSURANCE COMPANY	0.01%	\$70,624	\$154,923	\$317,223	\$48,620	31.38%
158	HARTFORD ACCIDENT & INDEMNITY CO	0.01%	\$62,665	\$44,906	\$201	\$45,909	102.23%
159	GRINNELL SELECT INSURANCE COMPANY	0.01%	\$61,824	\$57,002	\$10,764	\$29,352	35.70%
160	HANOVER INSURANCE COMPANY THE	0.01%	\$59,969	\$84,696	\$86,394	\$44,100	52.07%
161	ALLIANCE INSURANCE COMPANY INC	0.01%	\$54,231	\$52,634	\$24,773	\$132,273	251.31%
162	MERASTAR INSURANCE COMPANY	0.01%	\$53,403	\$53,835	\$103,552	\$8,889	16.51%
163	FOREMOST INSURANCE CO	0.01%	\$49,736	\$45,766	\$11,464	\$14,015	30.62%



**1998 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Liability Bodily Injury)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
164	EAGLE AMERICAN INSURANCE COMPANY	0.01%	\$49,584	\$59,837	\$42,782	\$12,136	20.28%
165	HAULERS INSURANCE COMPANY INC	0.01%	\$48,681	\$33,954	\$12,763	\$33,237	97.89%
166	EMPLOYERS MUTUAL CASUALTY COMPANY	0.01%	\$45,135	\$43,493	\$28,806	\$35,009	80.49%
167	COUNTRY CASUALTY INS CO	0.01%	\$45,043	\$45,056	\$10,380	\$8,800	19.53%
168	ST PAUL MERCURY INSURANCE COMPANY	0.01%	\$41,343	\$40,875	\$0	\$5,393	13.19%
169	ECONOMY PREMIER ASSURANCE COMPANY	0.01%	\$36,775	\$37,130	-\$3,054	\$32,623	87.86%
170	COUNTRY PREFERRED INSURANCE COMPANY	0.01%	\$36,534	\$10,928	\$0	-\$957	-8.76%
171	RELIANCE NATIONAL INSURANCE COMPANY	0.00%	\$30,867	\$5,021	\$0	\$1,971	39.26%
172	AMERICAN SPIRIT INSURANCE COMPANY	0.00%	\$28,772	\$35,054	\$41,815	\$6,309	18.00%
173	ARMED FORCES INSURANCE EXCHANGE	0.00%	\$27,612	\$26,667	\$10,848	\$8,896	33.36%
174	SAVERS PROPERTY & CASUALTY INS CO	0.00%	\$27,427	\$31,943	\$4,618	\$3,833	12.00%
175	TIG INSURANCE COMPANY	0.00%	\$27,157	\$27,157	\$7,695	\$14,285	52.53%
176	TRINITY UNIVERSAL INSURANCE COMPANY	0.00%	\$26,825	\$29,617	-\$1,472	-\$3,670	-12.39%
177	TICO INSURANCE COMPANY	0.00%	\$25,364	\$2,942	\$0	\$3,986	135.49%
178	PRUDENTIAL GENERAL INS CO	0.00%	\$22,149	\$17,420	\$0	-\$1,994	-11.45%
179	NATIONWIDE PROPERTY & CASUALTY INS CO	0.00%	\$21,290	\$22,574	\$16,500	\$8,264	36.61%
180	CENTENNIAL INSURANCE COMPANY	0.00%	\$20,742	\$21,050	\$6,901	\$39,229	186.36%
181	GREAT AMERICAN INSURANCE COMPANY	0.00%	\$19,172	\$14,890	\$30,550	\$12,435	83.51%
182	AMERICAN FIRE AND INDEMNITY COMPANY	0.00%	\$18,374	\$20,646	\$3,790	\$13,309	64.46%
183	AMERICAN BANKERS INS CO OF FLORIDA	0.00%	\$16,730	\$15,731	\$91,732	\$43,953	279.40%
184	MARKEL AMERICAN INSURANCE COMPANY	0.00%	\$16,036	\$15,366	\$64,605	\$8,276	53.86%
185	TWIN CITY FIRE INS CO	0.00%	\$12,702	\$13,776	\$3,399	\$2,648	19.22%
186	FOREMOST PROPERTY AND CASUALTY INS CO	0.00%	\$12,485	\$6,714	\$1,580	\$23,903	356.02%
187	UNITED PACIFIC INSURANCE COMPANY	0.00%	\$10,426	\$1,394	\$0	\$353	25.32%
188	AMERICAN AND FOREIGN INSURANCE CO	0.00%	\$9,621	\$9,618	\$0	-\$6,173	-64.18%
189	AMERICAN INDEMNITY COMPANY	0.00%	\$9,487	\$10,157	\$636	\$461	4.54%
190	VICTORIA FIRE & CASUALTY COMPANY	0.00%	\$9,105	\$1,222	\$0	\$0	0.00%
191	LIBERTY MUTUAL INSURANCE COMPANY	0.00%	\$8,995	\$8,697	\$6,943	\$6,660	76.58%
192	CINCINNATI INDEMNITY COMPANY INC	0.00%	\$7,515	\$9,630	\$1,210	\$1,210	12.56%
193	POTOMAC INSURANCE CO OF ILLINOIS	0.00%	\$5,896	\$5,370	\$45	\$16	0.30%
194	TEXAS GENERAL INDEMNITY COMPANY	0.00%	\$4,937	\$5,267	\$282	\$282	5.35%
195	FIREMANS FUND INSURANCE COMPANY	0.00%	\$4,805	\$4,565	\$3,591	\$5,431	118.97%
196	JOHN DEERE INSURANCE COMPANY	0.00%	\$3,887	\$5,605	\$2,977	-\$3,506	-62.55%
197	RELIANCE INSURANCE COMPANY	0.00%	\$3,731	\$706	\$2	\$805	114.02%
198	COMMERCIAL UNION INSURANCE COMPANY	0.00%	\$3,544	\$3,076	\$2,905	\$2,933	95.35%
199	LUMBERMENS MUTUAL CASUALTY CO	0.00%	\$3,243	\$3,316	\$2,246	\$1,668	50.30%
200	AMERICAN PROTECTION INSURANCE CO	0.00%	\$2,984	\$2,433	\$0	-\$65	-2.67%
201	ST PAUL FIRE & MARINE INSURANCE CO	0.00%	\$2,502	\$2,428	\$1,967	\$1,787	73.60%
202	CINCINNATI CASUALTY COMPANY THE	0.00%	\$2,102	\$2,793	\$0	\$0	0.00%
203	VALLEY NATIONAL INSURANCE COMPANY	0.00%	\$1,754	\$148	\$0	\$0	0.00%
204	OHIO SECURITY INSURANCE COMPANY	0.00%	\$1,397	\$1,230	\$0	-\$57	-4.63%
205	INTERNATIONAL INDEMNITY COMPANY	0.00%	\$1,338	\$1,601	\$69,178	\$63,566	3970.39%
206	KANSAS CITY FIRE & MARINE INS CO	0.00%	\$1,231	\$14,982	\$4,976	-\$144	-0.96%
207	SAFEGUARD INSURANCE COMPANY	0.00%	\$1,135	\$1,006	\$0	-\$381	-37.87%
208	GLENS FALLS INSURANCE COMPANY THE	0.00%	\$1,060	\$12,251	\$900	-\$388	-3.17%
209	FOREMOST SIGNATURE INSURANCE COMPANY	0.00%	\$1,030	\$1,220	\$0	\$0	0.00%
210	ROYAL INDEMNITY COMPANY	0.00%	\$868	\$1,075	\$0	-\$1,079	-100.37%
211	PRUDENTIAL COMMERCIAL INSURANCE COMPANY	0.00%	\$697	\$144	\$0	\$0	0.00%
212	ROYAL INSURANCE COMPANY OF AMERICA	0.00%	\$665	\$665	\$0	-\$466	-70.08%
213	MOTORS INSURANCE CORPORATION	0.00%	\$596	\$559	\$396	\$429	76.74%
214	ASSOCIATED INDEMNITY CORPORATION	0.00%	\$288	\$288	\$26,200	-\$218,332	-75809.72%
215	ZURICH INSURANCE COMPANY	0.00%	\$274	\$224	\$1,180	-\$4,263	-1903.13%
216	FIDELITY AND GUARANTY INSURANCE COMPANY	0.00%	\$264	\$267	\$1,000	\$3,405	1275.28%
217	NORTH AMERICAN SPECIALTY INS CO	0.00%	\$184	\$225	\$0	-\$214	-95.11%

**1998 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Liability Bodily Injury)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
218	MIDWESTERN INSURANCE COMPANY	0.00%	\$128	\$1,729	\$400	-\$28,427	-1644.13%
219	VANGUARD INSURANCE COMPANY	0.00%	\$50	\$50	\$0	\$0	0.00%
220	CUMIS INSURANCE SOCIETY INC	0.00%	\$25	\$23	\$14	\$16	69.57%
221	NATIONAL INTERSTATE INSURANCE COMPANY	0.00%	\$21	\$7	\$0	\$0	0.00%
222	NORTHBROOK PROPERTY & CASUALTY INS CO	0.00%	\$6	\$7	\$10	\$5	71.43%
223	BITUMINOUS CASUALTY CORPORATION	0.00%	\$2	\$3	\$4	\$0	0.00%
224	AGRICULTURAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$584	N/A
225	ALPHA PROPERTY & CASUALTY INSURANCE CO	0.00%	\$0	\$17,544	\$0	\$0	0.00%
226	AMERICAN ALLIANCE INSURANCE COMPANY	0.00%	\$0	\$0	\$4,500	-\$22,327	N/A
227	AMERICAN INSURANCE COMPANY THE	0.00%	\$0	\$0	\$0	\$2,869	N/A
228	AMERICAN MANUFACTURERS MUTUAL INS CO	0.00%	\$0	\$0	\$0	\$123	N/A
229	AMERICAN NATIONAL FIRE INSURANCE CO	0.00%	\$0	\$0	\$0	-\$5,013	N/A
230	AUTOMOBILE INS CO OF HARTFORD CT	0.00%	\$0	\$59	\$0	\$31,043	52615.25%
231	BALBOA INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$27,558	N/A
232	BOSTON OLD COLONY INSURANCE COMPANY	0.00%	\$0	\$0	\$141,642	-\$118,383	N/A
233	CASUALTY RECIPROCAL EXCHANGE	0.00%	\$0	\$0	\$307	-\$329,734	N/A
234	CHICAGO INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$3,228	N/A
235	CONTINENTAL CASUALTY COMPANY	0.00%	\$0	\$91	\$173,372	-\$670,934	-737290.11%
236	EMPIRE FIRE AND MARINE INSURANCE CO	0.00%	\$0	\$0	\$15,000	-\$7,582	N/A
237	EQUITY MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$98,464	-\$30,706	N/A
238	FARMLAND MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$110,000	\$4,478	N/A
239	FIREMENS INS CO OF NEWARK NEW JERSEY	0.00%	\$0	\$0	\$0	-\$273	N/A
240	GREENWICH INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$6,684	N/A
241	GULF INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
242	HAMILTON INSURANCE COMPANY	0.00%	\$0	\$0	\$140,427	-\$42,181	N/A
243	HARTFORD INSURANCE CO OF MIDWEST THE	0.00%	\$0	\$0	\$9,442	\$16,856	N/A
244	INSURANCE COMPANY OF ILLINOIS	0.00%	\$0	\$0	-\$80	-\$80	N/A
245	INTERNATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$1,797	N/A
246	INTERSTATE INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
247	LMI INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$1	N/A
248	MARKEL INSURANCE COMPANY	0.00%	\$0	\$84	\$0	-\$4,948	-5890.48%
249	METROPOLITAN DIRECT PROPERTY AND CASUALTY INS C	0.00%	\$0	\$0	\$0	-\$1	N/A
250	MICHIGAN MUTUAL INSURANCE COMPANY	0.00%	\$0	\$104	-\$40	-\$9,509	-9143.27%
251	NATIONAL FIRE INS CO OF HARTFORD	0.00%	\$0	\$0	\$0	-\$664	N/A
252	NATIONAL INSURANCE UNDERWRITERS	0.00%	\$0	\$78	\$0	-\$1,500	-1923.08%
253	NATIONAL SURETY CORPORATION	0.00%	\$0	\$0	\$0	\$702	N/A
254	NATIONWIDE AGRIBUSINESS INS CO	0.00%	\$0	\$0	\$0	-\$841	N/A
255	NATIONWIDE GENERAL INSURANCE CO	0.00%	\$0	\$0	\$0	-\$150	N/A
256	NIAGARA FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$1,509	N/A
257	NORTH RIVER INSURANCE COMPANY THE	0.00%	\$0	\$0	\$0	-\$34,535	N/A
258	NORTHLAND INSURANCE COMPANY	0.00%	\$0	\$0	-\$530	-\$530	N/A
259	NORTHWESTERN NATIONAL CASUALTY CO	0.00%	\$0	\$2	\$0	-\$3	-150.00%
260	PENNSYLVANIA NATIONAL MUTUAL CAS INS CO	0.00%	\$0	\$0	-\$668	\$67	N/A
261	PROVIDENCE WASHINGTON INSURANCE CO	0.00%	\$0	\$0	\$0	\$1,288	N/A
262	REPUBLIC INSURANCE COMPANY	0.00%	\$0	\$0	\$7,838	-\$47,611	N/A
263	STANDARD FIRE INSURANCE COMPANY	0.00%	\$0	\$0	-\$62	-\$50,711	N/A
264	STATE AUTOMOBILE MUTUAL INS CO	0.00%	\$0	\$0	-\$45	-\$61,471	N/A
265	TRAVELERS CASUALTY AND SURETY CO	0.00%	\$0	\$0	-\$1,648	\$47,680	N/A
266	TRAVELERS PROPERTY CASUALTY INSURANCE CO OF ILL	0.00%	\$0	\$0	\$0	-\$438	N/A
267	UNITED STATES FIRE INSURANCE CO	0.00%	\$0	\$0	\$0	\$2,032	N/A
268	VALLEY FORGE INSURANCE COMPANY	0.00%	\$0	\$0	\$6,700	-\$38,236	N/A
269	EMPLOYERS INSURANCE OF WAUSAU A MUTUAL	0.00%	-\$1	\$1	\$3	-\$3	-300.00%
270	NORTHERN ASSURANCE CO OF AMERICA	0.00%	-\$19	-\$44	\$26,500	\$9,810	-22295.45%
271	YASUDA FIRE & MARINE INS CO OF AMER TH	0.00%	-\$84	\$159	\$0	-\$24	-15.09%

**1998 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Liability Bodily Injury)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
272	AMERICAN EMPLOYERS INSURANCE CO	0.00%	-\$406	-\$406	-\$234	-\$234	57.64%
273	AMERISURE INSURANCE COMPANY	0.00%	-\$1,138	\$32,706	\$378,432	\$114,462	349.97%
274	AMERICAN CASUALTY CO OF READING PA	0.00%	-\$2,626	-\$2,626	\$12,566	-\$1,574	59.94%
	<b>TOTAL</b>	<b>100.00%</b>	<b>\$646,889,205</b>	<b>\$641,962,142</b>	<b>\$348,648,876</b>	<b>\$336,141,893</b>	<b>52.36%</b>

**1998 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Liability Property Damage)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	STATE FARM MUTUAL AUTOMOBILE INS CO	21.21%	\$84,164,255	\$86,083,271	\$64,581,221	\$82,978,230	73.16%
2	AMERICAN FAMILY MUTUAL INS CO	16.16%	\$64,118,862	\$62,621,852	\$40,160,710	\$37,240,336	59.47%
3	SHELTER MUTUAL INSURANCE CO	5.83%	\$23,116,869	\$22,821,814	\$17,752,668	\$17,782,029	77.92%
4	AMERICAN STANDARD INS CO OF WISCONSIN	5.33%	\$21,167,412	\$20,834,197	\$14,274,973	\$14,865,222	71.35%
5	ALLSTATE INSURANCE COMPANY	3.80%	\$15,071,471	\$14,905,911	\$11,188,649	\$11,260,731	75.55%
6	AUTOMOBILE CLUB INTER-INS EXCHANGE	3.09%	\$12,247,308	\$12,109,347	\$8,892,715	\$8,861,007	73.17%
7	FARM BUREAU TOWN & COUNTRY INS CO OF MO	2.05%	\$8,154,198	\$8,422,961	\$6,062,044	\$6,413,644	76.14%
8	PROGRESSIVE CLASSIC INSURANCE COMPANY	1.91%	\$7,578,281	\$5,589,110	\$3,578,057	\$4,051,546	72.49%
9	ALLSTATE INDEMNITY COMPANY	1.73%	\$6,883,626	\$6,776,524	\$5,139,538	\$5,203,068	76.78%
10	FARMERS AND MERCHANTS INSURANCE CO	1.55%	\$6,138,117	\$6,395,001	\$4,925,351	\$8,093,704	126.56%
11	STATE FARM FIRE AND CASUALTY CO	1.54%	\$6,118,786	\$6,046,161	\$3,859,103	\$3,409,616	56.39%
12	SAFECO INSURANCE CO OF AMERICA	1.51%	\$6,008,301	\$5,045,567	\$3,884,773	\$3,977,459	78.83%
13	ILLINOIS NATIONAL INSURANCE COMPANY	1.40%	\$5,567,574	\$4,902,873	\$2,132,837	\$3,702,881	75.52%
14	HARTFORD UNDERWRITERS INSURANCE CO	1.18%	\$4,684,988	\$4,431,327	\$2,923,403	\$2,871,896	64.81%
15	CAMERON MUTUAL INSURANCE COMPANY	1.16%	\$4,621,901	\$4,622,518	\$3,406,767	\$3,168,067	68.54%
16	AMERICAN STATES PREFERRED INS CO	1.16%	\$4,593,302	\$4,632,097	\$3,492,263	\$3,840,952	82.92%
17	LIBERTY MUTUAL FIRE INSURANCE CO	1.04%	\$4,141,133	\$4,065,517	\$2,512,746	\$2,563,108	63.05%
18	UNITED SERVICES AUTOMOBILE ASSOCIATION	1.03%	\$4,101,578	\$4,120,663	\$3,278,925	\$3,317,021	80.50%
19	NATIONAL INSURANCE ASSOCIATION	0.99%	\$3,927,498	\$3,832,192	\$2,291,358	\$2,283,366	59.58%
20	SHELTER GENERAL INS CO	0.93%	\$3,671,323	\$3,328,436	\$2,589,432	\$3,713,795	111.58%
21	PENNSYLVANIA GENERAL INSURANCE CO	0.90%	\$3,561,826	\$3,201,626	\$2,386,965	\$2,373,771	74.14%
22	PROGRESSIVE NORTHWESTERN INS CO	0.88%	\$3,494,471	\$4,623,503	\$3,418,141	\$3,117,318	67.42%
23	DAIRYLAND INSURANCE COMPANY	0.80%	\$3,187,228	\$3,118,865	\$1,603,192	\$1,855,095	59.48%
24	AMERICAN NATIONAL PROPERTY & CASUALTY C	0.67%	\$2,646,538	\$2,552,211	\$2,250,341	\$2,269,298	88.91%
25	TRADERS INSURANCE COMPANY	0.65%	\$2,577,213	\$2,491,365	\$1,468,556	\$1,648,069	66.15%
26	COLUMBIA MUTUAL INSURANCE CO	0.65%	\$2,561,876	\$2,542,268	\$1,617,878	\$1,615,048	63.53%
27	DEERBROOK INSURANCE COMPANY	0.63%	\$2,512,997	\$2,361,611	\$1,638,205	\$1,767,451	74.84%
28	GEICO GENERAL INS CO	0.58%	\$2,291,953	\$2,089,875	\$1,447,947	\$1,481,653	70.90%
29	USAA CASUALTY INSURANCE COMPANY	0.57%	\$2,269,164	\$2,231,698	\$1,779,703	\$1,839,847	82.44%
30	CORNERSTONE NATIONAL INSURANCE COMPANY	0.54%	\$2,155,143	\$1,951,521	\$1,293,505	\$1,489,579	76.33%
31	PROGRESSIVE CASUALTY INSURANCE CO	0.53%	\$2,093,647	\$1,532,938	\$833,185	\$961,590	62.73%
32	AUTO CLUB FAMILY INSURANCE COMPANY	0.51%	\$2,042,013	\$2,082,788	\$1,368,560	\$1,337,126	64.20%
33	GATEWAY INSURANCE COMPANY	0.51%	\$2,041,385	\$2,029,855	\$1,569,323	\$1,733,315	85.39%
34	GOVERNMENT EMPLOYEES INSURANCE CO	0.50%	\$1,985,341	\$1,955,257	\$1,473,955	\$1,425,822	72.92%
35	FIRST NATIONAL INS CO OF AMERICA	0.49%	\$1,954,341	\$1,867,216	\$1,455,465	\$1,484,155	79.48%
36	SAGAMORE INSURANCE COMPANY	0.46%	\$1,828,479	\$1,736,093	\$936,889	\$1,089,449	62.75%
37	OMNI INSURANCE COMPANY	0.46%	\$1,814,026	\$1,094,660	\$661,136	\$565,830	51.69%
38	WINDSOR INSURANCE COMPANY	0.45%	\$1,791,329	\$1,822,005	\$1,256,585	\$1,261,781	69.25%
39	IGF INSURANCE COMPANY	0.45%	\$1,778,713	\$1,925,712	\$1,542,744	\$1,445,247	75.05%
40	AMERICAN ECONOMY INSURANCE COMPANY	0.44%	\$1,745,082	\$1,790,388	\$1,427,248	\$1,483,913	82.88%
41	CONTINENTAL INSURANCE COMPANY THE	0.43%	\$1,703,117	\$1,260,702	\$967,343	\$971,247	77.04%
42	GENERAL ACCIDENT INS CO OF AMERICA	0.40%	\$1,590,626	\$1,582,648	\$1,287,183	\$1,962,004	123.97%
43	ALLIED PROPERTY & CASUALTY INS CO	0.38%	\$1,522,643	\$1,373,804	\$1,022,191	\$1,531,737	111.50%
44	FAIRMONT INSURANCE COMPANY	0.36%	\$1,441,875	\$1,454,811	\$1,044,923	\$1,138,351	78.25%
45	SAFECO INSURANCE COMPANY OF ILLINOIS	0.34%	\$1,365,249	\$1,767,468	\$1,557,092	\$1,635,559	92.54%
46	LEADER NATIONAL INSURANCE CO	0.33%	\$1,318,035	\$1,035,798	\$672,270	\$797,375	76.96%
47	GRINNELL MUTUAL REINSURANCE COMPANY	0.33%	\$1,309,790	\$1,435,915	\$1,000,601	\$862,322	60.05%
48	AMERICAN INTERNATIONAL SOUTH INS CO	0.33%	\$1,297,908	\$758,336	\$113,530	\$553,626	73.01%
49	FIRST AMERICAN INSURANCE COMPANY	0.28%	\$1,130,701	\$1,389,558	\$984,196	\$918,392	66.09%
50	AMCO INSURANCE COMPANY	0.28%	\$1,098,935	\$1,055,842	\$654,373	\$830,239	78.63%
51	AMERICAN PREMIER INSURANCE COMPANY	0.27%	\$1,088,296	\$1,312,160	\$982,090	\$916,074	69.81%
52	PROGRESSIVE SPECIALTY INS CO	0.27%	\$1,075,365	\$191,321	\$93,391	\$148,696	77.72%
53	GEICO CASUALTY COMPANY	0.26%	\$1,019,897	\$843,536	\$504,967	\$617,564	73.21%
54	ATLANTA SPECIALTY INSURANCE COMPANY	0.24%	\$935,327	\$1,106,195	\$813,023	\$858,602	77.62%
55	ILLINOIS FOUNDERS INSURANCE COMPANY	0.23%	\$928,504	\$964,337	\$668,305	\$773,492	80.21%

**1998 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Liability Property Damage)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
56	SECURA INSURANCE A MUTUAL COMPANY	0.23%	\$896,862	\$883,401	\$523,407	\$525,774	59.52%
57	AUTO OWNERS INSURANCE CO MUTUAL	0.22%	\$876,276	\$864,840	\$651,415	\$635,409	73.47%
58	SENTRY INSURANCE A MUTUAL COMPANY	0.22%	\$875,385	\$894,808	\$468,519	\$517,754	57.86%
59	PRUDENTIAL PROPERTY & CASUALTY INS CO	0.21%	\$837,894	\$831,627	\$576,312	\$567,648	68.26%
60	ATLANTA CASUALTY COMPANY	0.20%	\$808,237	\$935,600	\$680,576	\$580,525	62.05%
61	AIU INSURANCE COMPANY	0.20%	\$799,255	\$552,680	\$86,601	\$441,938	79.96%
62	STATE AUTO PROPERTY & CASUALTY INS CO	0.20%	\$792,524	\$813,166	\$473,921	\$497,385	61.17%
63	PHOENIX INSURANCE COMPANY THE	0.20%	\$788,089	\$696,167	\$517,796	\$562,690	80.83%
64	SAFECO NATIONAL INSURANCE COMPANY	0.19%	\$766,006	\$1,039,105	\$781,116	\$748,341	72.02%
65	AMERICAN STATES INSURANCE COMPANY	0.19%	\$762,229	\$773,562	\$625,351	\$690,891	89.31%
66	COUNTRY MUTUAL INSURANCE COMPANY	0.19%	\$754,881	\$759,985	\$660,786	\$623,563	82.05%
67	GUIDANT MUTUAL INSURANCE CO	0.19%	\$734,939	\$765,343	\$577,493	\$677,798	88.56%
68	MILLERS MUTUAL INSURANCE ASSOCIATION	0.18%	\$710,222	\$738,733	\$716,569	\$433,124	58.63%
69	METROPOLITAN PROPERTY & CASUALTY INS CO	0.18%	\$701,197	\$717,678	\$595,501	\$537,324	74.87%
70	GEICO INDEMNITY COMPANY	0.17%	\$690,383	\$608,898	\$437,216	\$467,727	76.82%
71	VIKING INSURANCE COMPANY OF WI	0.17%	\$671,066	\$624,036	\$372,874	\$384,902	61.68%
72	METROPOLITAN GENERAL INS CO	0.16%	\$628,047	\$608,701	\$522,727	\$476,189	78.23%
73	AMERICAN INTERNATIONAL INS CO	0.16%	\$623,511	\$511,491	\$132,422	\$315,405	61.66%
74	ECONOMY PREFERRED INSURANCE COMPANY	0.15%	\$614,178	\$578,630	\$500,289	\$500,679	86.53%
75	METROPOLITAN GROUP PROP & CAS INS CO	0.15%	\$600,028	\$570,996	\$429,633	\$422,427	73.98%
76	GUIDANT ELITE INSURANCE CO	0.15%	\$599,304	\$594,589	\$367,205	\$378,292	63.62%
77	GENERAL CASUALTY CO OF ILLINOIS	0.15%	\$591,004	\$411,817	\$393,857	\$436,676	106.04%
78	TRAVCO INSURANCE COMPANY	0.15%	\$578,089	\$407,214	\$290,052	\$397,308	97.57%
79	NATIONWIDE MUTUAL INSURANCE COMPANY	0.14%	\$571,698	\$579,480	\$431,571	\$429,320	74.09%
80	GENERAL INSURANCE CO OF AMERICA	0.14%	\$559,816	\$573,308	\$349,710	\$348,284	60.75%
81	MIDLAND RISK INSURANCE COMPANY	0.14%	\$547,926	\$473,578	\$265,182	\$333,791	70.48%
82	NATIONAL GENERAL INS CO	0.13%	\$510,993	\$513,482	\$531,750	\$545,317	106.20%
83	DEPOSITORS INSURANCE COMPANY	0.13%	\$505,970	\$413,467	\$310,213	\$436,446	105.56%
84	OMAHA PROPERTY AND CASUALTY INS CO	0.12%	\$487,546	\$481,321	\$333,862	\$374,011	77.71%
85	WEST AMERICAN INSURANCE COMPANY	0.12%	\$464,856	\$463,473	\$446,954	\$487,509	105.19%
86	PAFCO GENERAL INSURANCE COMPANY	0.12%	\$462,003	\$388,592	\$283,490	\$357,312	91.95%
87	TIG PREMIER INSURANCE COMPANY	0.11%	\$454,245	\$404,017	\$288,428	\$332,112	82.20%
88	NATIONAL GENERAL ASSURANCE COMPANY	0.11%	\$450,186	\$401,507	\$310,160	\$295,025	73.48%
89	INTEGON NATIONAL INSURANCE COMPANY	0.11%	\$446,442	\$504,741	\$292,347	\$94,197	18.66%
90	AMERICAN MOTORISTS INSURANCE CO	0.11%	\$441,089	\$519,508	\$453,914	\$352,235	67.80%
91	TEACHERS INSURANCE COMPANY	0.11%	\$434,791	\$425,602	\$346,462	\$305,054	71.68%
92	MILLERS CLASSIFIED INSURANCE COMPANY	0.10%	\$407,088	\$410,003	\$306,836	\$262,577	64.04%
93	TRAVELERS INDEMNITY COMPANY	0.10%	\$390,930	\$374,565	\$350,633	\$346,525	92.51%
94	LIBERTY INSURANCE CORPORATION	0.10%	\$390,626	\$293,419	\$164,675	\$202,140	68.89%
95	HARTFORD FIRE INSURANCE COMPANY	0.10%	\$382,163	\$315,587	\$266,321	\$284,765	90.23%
96	TRAVELERS INDEMNITY CO OF ILLINOIS	0.09%	\$351,801	\$289,159	\$242,292	\$260,609	90.13%
97	UNITED SECURITY INSURANCE COMPANY	0.09%	\$343,045	\$347,084	\$200,498	\$240,116	69.18%
98	AMERICAN NATIONAL GENERAL INS CO	0.09%	\$340,797	\$342,205	\$217,286	\$243,239	71.08%
99	EMPLOYERS FIRE INSURANCE COMPANY	0.09%	\$337,920	\$355,363	\$838,743	\$871,571	245.26%
100	TRI STATE INSURANCE COMPANY	0.08%	\$331,723	\$465,204	\$863,529	\$326,193	70.12%
101	TRUSTGARD INSURANCE COMPANY	0.08%	\$327,985	\$349,047	\$402,195	\$244,684	70.10%
102	VIGILANT INSURANCE COMPANY	0.08%	\$319,717	\$334,329	\$162,615	\$126,967	37.98%
103	INFINITY INSURANCE COMPANY	0.07%	\$296,494	\$289,413	\$243,726	\$193,573	66.88%
104	MENDOTA INSURANCE COMPANY	0.07%	\$294,549	\$255,783	\$164,386	\$181,000	70.76%
105	CINCINNATI INS CO THE	0.07%	\$290,064	\$272,510	\$282,815	\$285,305	104.70%
106	MIC GENERAL INSURANCE CORPORATION	0.07%	\$275,537	\$281,247	\$187,898	\$207,881	73.91%
107	CALIFORNIA CASUALTY INSURANCE CO	0.07%	\$275,207	\$245,203	\$255,214	\$267,629	109.15%
108	CHARTER OAK FIRE INSURANCE CO THE	0.07%	\$259,851	\$226,279	\$138,577	\$160,958	71.13%
109	TRAVELERS PROPERTY CASUALTY INS CO	0.07%	\$258,769	\$503,079	\$565,069	\$493,794	98.15%

**1998 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Liability Property Damage)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
110	HORACE MANN INSURANCE COMPANY	0.07%	\$258,302	\$256,793	\$200,812	\$52,798	20.56%
111	FARMERS UNION CO-OPERATIVE INS CO OF NE	0.06%	\$247,590	\$236,607	\$130,696	\$122,297	51.69%
112	HAWKEYE SECURITY INSURANCE COMPANY	0.06%	\$241,274	\$231,715	\$181,381	\$238,210	102.80%
113	NAU COUNTRY INSURANCE COMPANY	0.06%	\$239,141	\$219,613	\$121,749	\$231,283	105.31%
114	FEDERAL INSURANCE COMPANY	0.06%	\$220,467	\$222,817	\$198,455	\$209,918	94.21%
115	COLONIAL PENN FRANKLIN INSURANCE CO	0.06%	\$218,408	\$201,169	\$106,041	\$127,679	63.47%
116	FARM AND CITY INSURANCE COMPANY	0.05%	\$215,212	\$208,583	\$101,343	\$154,993	74.31%
117	VALIANT INS CO	0.05%	\$213,886	\$297,529	\$222,874	\$147,221	49.48%
118	WORKMENS AUTO INSURANCE COMPANY	0.05%	\$203,637	\$151,491	\$74,098	\$146,537	96.73%
119	SECURITY NATIONAL INSURANCE COMPANY	0.05%	\$196,402	\$193,830	\$124,673	\$138,635	71.52%
120	FIREMANS FUND INS CO OF MISSOURI	0.05%	\$195,604	\$180,099	\$1,075,533	\$929,129	515.90%
121	NATIONWIDE MUTUAL FIRE INSURANCE CO	0.05%	\$190,660	\$194,777	\$119,722	\$119,185	61.19%
122	AMICA MUTUAL INSURANCE COMPANY	0.05%	\$185,876	\$185,586	\$111,092	\$130,950	70.56%
123	COLONIAL INSURANCE CO OF WISCONSIN	0.05%	\$185,497	\$197,118	\$128,662	\$-323,972	-164.35%
124	PACIFIC INDEMNITY COMPANY	0.04%	\$164,388	\$164,917	\$96,069	\$105,226	63.81%
125	AMEX ASSURANCE COMPANY	0.04%	\$147,116	\$144,402	\$106,032	\$179,113	124.04%
126	COLONIAL PENN INSURANCE COMPANY	0.04%	\$144,697	\$153,773	\$145,659	\$98,060	63.77%
127	CITIZENS INS CO OF AMERICA	0.03%	\$135,029	\$164,366	\$149,103	\$-24,121	-14.68%
128	METROPOLITAN CASUALTY INS CO	0.03%	\$129,953	\$134,637	\$88,014	\$79,075	58.73%
129	AMERICAN FIRE & CASUALTY COMPANY	0.03%	\$128,811	\$127,084	\$121,662	\$108,649	85.49%
130	GUIDANT SPECIALTY MUTUAL INSURANCE CO	0.03%	\$127,969	\$132,852	\$87,119	\$86,786	65.33%
131	WORLDWIDE INSURANCE COMPANY	0.03%	\$127,813	\$122,683	\$101,005	\$101,370	82.63%
132	GREAT NORTHERN INSURANCE COMPANY	0.03%	\$117,058	\$104,233	\$64,995	\$73,683	70.69%
133	ECONOMY FIRE & CASUALTY COMPANY	0.03%	\$114,352	\$130,425	\$101,200	\$89,265	68.44%
134	TRINITY UNIVERSAL INS CO OF KANSAS INC	0.03%	\$112,918	\$122,244	\$108,661	\$94,980	77.70%
135	OHIO CASUALTY INSURANCE COMPANY	0.03%	\$112,809	\$116,372	\$125,901	\$114,060	98.01%
136	CALIFORNIA CASUALTY INDEMNITY EXCHANGE	0.03%	\$107,271	\$95,370	\$112,819	\$138,260	144.97%
137	USAA GENERAL INDEMNITY COMPANY	0.03%	\$102,131	\$80,202	\$19,647	\$36,177	45.11%
138	ASSURANCE COMPANY OF AMERICA	0.02%	\$92,073	\$136,615	\$148,940	\$82,492	60.38%
139	NATIONAL ALLIANCE INSURANCE CO	0.02%	\$90,085	\$88,901	\$46,672	\$74,495	83.80%
140	DIRECT AUTO INS CO	0.02%	\$89,777	\$89,985	\$58,009	\$58,009	64.47%
141	MASSACHUSETTS BAY INS CO	0.02%	\$79,402	\$100,834	\$84,189	\$73,964	73.35%
142	NORTHERN INSURANCE CO OF NEW YORK	0.02%	\$70,317	\$76,907	\$38,649	\$44,947	58.44%
143	UNITED FIRE AND CASUALTY COMPANY	0.02%	\$70,061	\$71,163	\$25,356	\$22,870	32.14%
144	PHARMACISTS MUTUAL INSURANCE COMPANY	0.02%	\$69,452	\$65,138	\$41,025	\$38,308	58.81%
145	CONTINENTAL WESTERN INSURANCE CO	0.02%	\$66,887	\$69,301	\$22,590	\$9,584	13.83%
146	FARMERS ALLIANCE MUTUAL INS CO	0.02%	\$65,250	\$65,131	\$43,931	\$44,508	68.34%
147	GENERAL CASUALTY CO OF WISCONSIN	0.02%	\$64,079	\$130,683	\$123,410	\$112,491	86.08%
148	HARTFORD CASUALTY INS CO	0.02%	\$61,081	\$57,451	\$42,335	\$35,470	61.74%
149	FIDELITY AND CASUALTY CO OF NY	0.01%	\$56,481	\$291,222	\$273,176	\$255,985	87.90%
150	GUIDANT AMERICA INSURANCE CO	0.01%	\$54,660	\$55,423	\$31,385	\$21,697	39.15%
151	TRAVELERS INDEMNITY CO OF AMERICA	0.01%	\$54,548	\$41,832	\$29,065	\$58,558	139.98%
152	FARMERS INSURANCE COMPANY INC	0.01%	\$48,283	\$47,599	\$17,350,543	\$17,346,867	36443.76%
153	UNIVERSAL UNDERWRITERS INS CO	0.01%	\$48,226	\$43,377	\$11,111	\$17,620	40.62%
154	GREENWICH INSURANCE COMPANY	0.01%	\$43,858	\$33,433	\$29,285	\$-64,696	-193.51%
155	HAULERS INSURANCE COMPANY INC	0.01%	\$42,596	\$29,710	\$11,167	\$29,083	97.89%
156	ELECTRIC INSURANCE COMPANY	0.01%	\$42,467	\$35,581	\$28,188	\$29,693	83.45%
157	REGENT INSURANCE COMPANY	0.01%	\$38,494	\$87,203	\$60,272	\$17,289	19.83%
158	HARTFORD ACCIDENT & INDEMNITY CO	0.01%	\$38,028	\$26,478	\$8,453	\$11,453	43.25%
159	SHELBY CASUALTY INSURANCE COMPANY	0.01%	\$36,774	\$37,466	\$28,136	\$-426	-1.14%
160	ALLIANCE INSURANCE COMPANY INC	0.01%	\$34,780	\$33,810	\$42,619	\$43,881	129.79%
161	GRINNELL SELECT INSURANCE COMPANY	0.01%	\$34,495	\$32,209	\$24,108	\$37,128	115.27%
162	EAGLE AMERICAN INSURANCE COMPANY	0.01%	\$33,183	\$41,569	\$38,344	\$41,537	99.92%
163	MERASTAR INSURANCE COMPANY	0.01%	\$31,180	\$31,757	\$23,319	\$2,002	6.30%

**1998 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Liability Property Damage)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
164	COUNTRY CASUALTY INS CO	0.01%	\$30,471	\$30,477	\$12,844	\$15,761	51.71%
165	ECONOMY PREMIER ASSURANCE COMPANY	0.01%	\$30,385	\$29,716	\$15,222	\$3,921	13.19%
166	COUNTRY PREFERRED INSURANCE COMPANY	0.01%	\$23,939	\$7,168	\$2,280	\$2,472	34.49%
167	UNITED STATES FIDELITY & GUARANTY CO	0.01%	\$23,914	\$29,460	\$54,543	\$50,685	172.05%
168	HANOVER INSURANCE COMPANY THE	0.01%	\$21,866	\$29,780	\$29,153	\$10,681	35.87%
169	FOREMOST INSURANCE CO	0.01%	\$21,756	\$19,877	\$2,091	\$2,091	10.52%
170	EMPLOYERS MUTUAL CASUALTY COMPANY	0.01%	\$20,813	\$17,709	\$0	\$0	0.00%
171	RELIANCE NATIONAL INSURANCE COMPANY	0.01%	\$20,602	\$3,463	\$0	\$1,360	39.27%
172	TIG INSURANCE COMPANY	0.00%	\$19,129	\$19,129	\$16,398	\$16,397	85.72%
173	TICO INSURANCE COMPANY	0.00%	\$18,336	\$2,148	\$0	\$0	0.00%
174	AMERICAN SPIRIT INSURANCE COMPANY	0.00%	\$18,073	\$22,561	\$20,858	\$16,626	73.69%
175	NATIONWIDE PROPERTY & CASUALTY INS CO	0.00%	\$17,036	\$17,962	\$6,020	\$6,249	34.79%
176	ARMED FORCES INSURANCE EXCHANGE	0.00%	\$16,223	\$15,668	\$12,463	\$10,220	65.23%
177	TRINITY UNIVERSAL INSURANCE COMPANY	0.00%	\$14,782	\$16,460	\$16,682	\$7,862	47.76%
178	TOKIO MARINE AND FIRE INS CO LTD (US BR	0.00%	\$14,628	\$15,861	\$31,313	\$59,680	376.27%
179	PRUDENTIAL GENERAL INS CO	0.00%	\$11,716	\$9,225	\$4,044	\$4,625	50.14%
180	FOREMOST PROPERTY AND CASUALTY INS CO	0.00%	\$10,657	\$5,679	\$8,442	\$8,442	148.65%
181	AMERICAN FIRE AND INDEMNITY COMPANY	0.00%	\$10,448	\$11,117	\$5,684	\$2,349	21.13%
182	FIDELITY & GUARANTY INS UNDERWRITERS	0.00%	\$9,879	\$13,647	\$148,465	\$133,937	981.44%
183	NATIONAL INTERSTATE INSURANCE COMPANY	0.00%	\$9,805	\$8,252	\$548	\$548	6.64%
184	AMERICAN MODERN HOME INSURANCE CO	0.00%	\$8,508	\$6,934	\$35,631	\$89,321	1288.16%
185	UNDERWRITERS INSURANCE COMPANY	0.00%	\$8,253	\$4,511	\$0	\$442	9.80%
186	TWIN CITY FIRE INS CO	0.00%	\$8,204	\$9,052	\$6,387	\$6,387	70.56%
187	UNITED PACIFIC INSURANCE COMPANY	0.00%	\$7,395	\$987	\$0	\$252	25.53%
188	POTOMAC INSURANCE CO OF ILLINOIS	0.00%	\$7,101	\$7,646	\$429	\$318	4.16%
189	VICTORIA FIRE & CASUALTY COMPANY	0.00%	\$6,754	\$901	\$0	\$0	0.00%
190	AMERICAN INDEMNITY COMPANY	0.00%	\$6,021	\$5,749	\$159	\$334	5.81%
191	LIBERTY MUTUAL INSURANCE COMPANY	0.00%	\$4,866	\$4,798	\$3,920	\$2,869	59.80%
192	CINCINNATI INDEMNITY COMPANY INC	0.00%	\$4,614	\$4,999	\$14,337	\$13,337	266.79%
193	MARYLAND CASUALTY COMPANY	0.00%	\$4,554	\$8,921	\$10,807	\$8,239	69.94%
194	MARKEL AMERICAN INSURANCE COMPANY	0.00%	\$3,559	\$3,455	\$3,115	\$4,287	124.08%
195	AMERICAN AND FOREIGN INSURANCE CO	0.00%	\$3,015	\$3,015	\$15,160	\$15,151	502.52%
196	CENTENNIAL INSURANCE COMPANY	0.00%	\$2,940	\$3,044	\$11,818	\$11,600	381.08%
197	COMMERCIAL UNION INSURANCE COMPANY	0.00%	\$2,666	\$2,450	\$2,007	\$1,902	77.63%
198	FIREMANS FUND INSURANCE COMPANY	0.00%	\$2,596	\$2,513	\$2,024	\$1,770	70.43%
199	RELIANCE INSURANCE COMPANY	0.00%	\$2,543	\$451	\$0	\$522	115.74%
200	GREAT AMERICAN INSURANCE COMPANY	0.00%	\$2,445	\$1,861	\$180	\$317	17.03%
201	ST PAUL FIRE & MARINE INSURANCE CO	0.00%	\$1,355	\$1,344	\$1,096	\$891	66.29%
202	AMERICAN PROTECTION INSURANCE CO	0.00%	\$1,279	\$1,042	\$0	\$0	0.00%
203	CINCINNATI CASUALTY COMPANY THE	0.00%	\$1,252	\$1,400	\$0	\$0	0.00%
204	JOHN DEERE INSURANCE COMPANY	0.00%	\$1,194	\$2,613	\$970	-\$1,502	-57.48%
205	OHIO SECURITY INSURANCE COMPANY	0.00%	\$1,179	\$1,019	\$0	-\$35	-3.43%
206	VALLEY NATIONAL INSURANCE COMPANY	0.00%	\$1,067	\$90	\$0	\$0	0.00%
207	TEXAS GENERAL INDEMNITY COMPANY	0.00%	\$911	\$697	\$37	\$37	5.31%
208	MIDWESTERN INSURANCE COMPANY	0.00%	\$904	\$2,795	\$1,831	-\$22,903	-819.43%
209	AMERICAN FAMILY HOME INSURANCE CO	0.00%	\$753	\$220	\$0	\$0	0.00%
210	GLENS FALLS INSURANCE COMPANY THE	0.00%	\$629	\$7,327	\$5,133	\$5,133	70.06%
211	AMERICAN BANKERS INS CO OF FLORIDA	0.00%	\$600	\$600	\$162,947	-\$21,563	-3593.83%
212	KANSAS CITY FIRE & MARINE INS CO	0.00%	\$600	\$9,506	\$14,843	\$13,589	142.95%
213	FOREMOST SIGNATURE INSURANCE COMPANY	0.00%	\$467	\$574	\$0	\$0	0.00%
214	SAFEGUARD INSURANCE COMPANY	0.00%	\$428	\$379	\$5,592	\$5,592	1475.46%
215	PRUDENTIAL COMMERCIAL INSURANCE COMPANY	0.00%	\$393	\$81	\$0	\$0	0.00%
216	LUMBERMENS MUTUAL CASUALTY CO	0.00%	\$383	\$399	\$1,086	\$794	199.00%
217	MOTORS INSURANCE CORPORATION	0.00%	\$321	\$306	\$251	\$221	72.22%



**1998 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Liability Property Damage)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
218	ROYAL INDEMNITY COMPANY	0.00%	\$313	\$388	\$0	-\$2	-0.52%
219	ROYAL INSURANCE COMPANY OF AMERICA	0.00%	\$278	\$278	\$0	-\$1	-0.36%
220	ZURICH INSURANCE COMPANY	0.00%	\$146	\$119	\$99	\$122	102.52%
221	ATLANTIC MUTUAL INSURANCE COMPANY	0.00%	\$118	\$159	\$237,274	\$251,049	157892.45%
222	NORTHBROOK PROPERTY & CASUALTY INS CO	0.00%	\$3	\$4	\$3	\$1	25.00%
223	BITUMINOUS CASUALTY CORPORATION	0.00%	\$2	\$3	\$3	\$4	133.33%
224	AMERICAN ALLIANCE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$5,744	N/A
225	AMERICAN HOME ASSURANCE COMPANY	0.00%	\$0	\$1	\$0	\$0	0.00%
226	AMERICAN INSURANCE COMPANY THE	0.00%	\$0	\$0	\$0	\$47	N/A
227	AMERICAN NATIONAL FIRE INSURANCE CO	0.00%	\$0	\$0	\$0	-\$1,390	N/A
228	ASSOCIATED INDEMNITY CORPORATION	0.00%	\$0	\$0	\$0	\$253	N/A
229	AUTOMOBILE INS CO OF HARTFORD CT	0.00%	\$0	\$81	\$0	-\$4,365	-5388.89%
230	BANKERS STANDARD INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$161	N/A
231	CASUALTY RECIPROCAL EXCHANGE	0.00%	\$0	\$0	\$293	-\$313,994	N/A
232	CENTURY INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	\$424	N/A
233	CIGNA INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$205	N/A
234	COMMERCE AND INDUSTRY INSURANCE CO	0.00%	\$0	\$1	\$0	\$0	0.00%
235	CONTINENTAL CASUALTY COMPANY	0.00%	\$0	\$49	\$0	-\$4,985	-10173.47%
236	EQUITY MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$42,196	-\$13,159	N/A
237	FARMLAND MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$1,000	\$0	N/A
238	FEDERATED MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$134,494	\$122,660	N/A
239	FIDELITY AND GUARANTY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
240	HAMILTON INSURANCE COMPANY	0.00%	\$0	\$0	-\$1,762	-\$1,762	N/A
241	HARTFORD INSURANCE CO OF MIDWEST THE	0.00%	\$0	\$0	\$999	\$999	N/A
242	INSURANCE CO OF THE STATE OF PA	0.00%	\$0	-\$1,232	\$0	\$0	0.00%
243	INTERNATIONAL INDEMNITY COMPANY	0.00%	\$0	\$0	\$5,442	-\$4,894	N/A
244	INTERNATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$34	N/A
245	MARKEL INSURANCE COMPANY	0.00%	\$0	\$18	\$0	-\$106	-588.89%
246	METROPOLITAN DIRECT PROPERTY AND CASUALTY INS C	0.00%	\$0	\$0	\$0	-\$30	N/A
247	MICHIGAN MUTUAL INSURANCE COMPANY	0.00%	\$0	\$53	\$0	\$0	0.00%
248	MID CENTURY INSURANCE COMPANY	0.00%	\$0	\$0	\$9,200,798	\$9,191,568	N/A
249	NATIONAL SURETY CORPORATION	0.00%	\$0	\$0	\$0	\$17	N/A
250	NATIONAL UNION FIRE INS CO OF PITTSBURG	0.00%	\$0	-\$52,435	\$0	\$0	0.00%
251	NATIONWIDE GENERAL INSURANCE CO	0.00%	\$0	\$0	\$0	-\$2	N/A
252	NEW HAMPSHIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
253	NORTH RIVER INSURANCE COMPANY THE	0.00%	\$0	\$0	-\$430	\$248	N/A
254	NORTHWESTERN NATIONAL CASUALTY CO	0.00%	\$0	\$1	\$0	\$0	0.00%
255	REPUBLIC INSURANCE COMPANY	0.00%	\$0	\$0	\$15,582	\$11,282	N/A
256	ST PAUL GUARDIAN INSURANCE COMPANY	0.00%	\$0	\$0	\$724,720	\$606,397	N/A
257	ST PAUL MERCURY INSURANCE COMPANY	0.00%	\$0	\$0	\$6,977	\$9,303	N/A
258	STANDARD FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$1,209	N/A
259	TRAVELERS CASUALTY AND SURETY CO	0.00%	\$0	\$0	\$0	-\$11,557	N/A
260	TRAVELERS CASUALTY AND SURETY CO OF IL	0.00%	\$0	\$0	\$0	\$1	N/A
261	TRAVELERS PROPERTY CASUALTY INSURANCE CO OF ILL	0.00%	\$0	\$0	\$0	-\$2	N/A
262	UNITED STATES FIRE INSURANCE CO	0.00%	\$0	\$0	\$0	\$415	N/A
263	WARNER INSURANCE COMPANY	0.00%	\$0	\$0	\$49,959	\$44,332	N/A
264	EMPLOYERS INSURANCE OF WAUSAU A MUTUAL	0.00%	-\$1	\$1	-\$1	-\$3	-300.00%
265	INSURANCE COMPANY OF NORTH AMERICA	0.00%	-\$10	-\$10	-\$4	-\$8	80.00%
266	YASUDA FIRE & MARINE INS CO OF AMER TH	0.00%	-\$38	\$75	\$0	\$0	0.00%
267	AMERISURE INSURANCE COMPANY	0.00%	-\$781	\$16,058	\$42,701	\$29,081	181.10%
268	AMERICAN CASUALTY CO OF READING PA	0.00%	-\$1,376	-\$1,376	-\$658	-\$773	56.18%
TOTAL		100.00%	\$396,850,898	\$389,377,186	\$306,837,312	\$310,611,571	79.77%



**1998 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Medical Payments)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	STATE FARM MUTUAL AUTOMOBILE INS CO	28.44%	\$22,859,965	\$23,418,082	\$15,914,070	\$14,148,586	60.42%
2	AMERICAN FAMILY MUTUAL INS CO	14.67%	\$11,788,367	\$11,872,855	\$6,316,810	\$6,223,858	52.42%
3	SHELTER MUTUAL INSURANCE CO	8.13%	\$6,537,301	\$6,526,583	\$4,285,711	\$4,292,799	65.77%
4	FARMERS INSURANCE COMPANY INC	6.87%	\$5,523,205	\$5,544,575	\$3,860,879	\$3,452,006	62.26%
5	ALLSTATE INSURANCE COMPANY	3.33%	\$2,678,494	\$2,681,275	\$1,951,754	\$1,997,614	74.50%
6	FARM BUREAU TOWN & COUNTRY INS CO OF MO	2.94%	\$2,359,939	\$2,495,339	\$1,111,745	\$1,174,750	47.08%
7	AMERICAN STANDARD INS CO OF WISCONSIN	2.89%	\$2,326,340	\$2,305,843	\$1,081,503	\$1,067,879	46.31%
8	AUTOMOBILE CLUB INTER-INS EXCHANGE	2.67%	\$2,143,548	\$2,179,416	\$1,420,790	\$1,435,270	65.86%
9	MID CENTURY INSURANCE COMPANY	1.60%	\$1,287,376	\$1,237,408	\$918,028	\$974,345	78.74%
10	AMERICAN STATES PREFERRED INS CO	1.49%	\$1,194,992	\$1,211,347	\$652,838	\$617,059	50.94%
11	CAMERON MUTUAL INSURANCE COMPANY	1.48%	\$1,186,769	\$1,193,463	\$698,172	\$624,104	52.29%
12	STATE FARM FIRE AND CASUALTY CO	1.46%	\$1,176,370	\$1,173,915	\$910,265	\$755,849	64.39%
13	HARTFORD UNDERWRITERS INSURANCE CO	1.41%	\$1,129,997	\$1,085,991	\$793,638	\$740,973	68.23%
14	PROGRESSIVE CLASSIC INSURANCE COMPANY	1.05%	\$843,246	\$618,684	\$313,669	\$422,750	68.33%
15	SAFECO INSURANCE CO OF AMERICA	0.87%	\$696,320	\$612,592	\$209,764	\$195,845	31.97%
16	COLUMBIA MUTUAL INSURANCE CO	0.84%	\$675,182	\$676,358	\$361,603	\$361,958	53.52%
17	CORNERSTONE NATIONAL INSURANCE COMPANY	0.80%	\$641,252	\$575,206	\$217,629	\$343,038	59.64%
18	LIBERTY MUTUAL FIRE INSURANCE CO	0.78%	\$623,684	\$640,513	\$420,599	\$418,898	65.40%
19	UNITED SERVICES AUTOMOBILE ASSOCIATION	0.76%	\$608,756	\$621,893	\$511,076	\$302,226	48.60%
20	AMERICAN NATIONAL PROPERTY & CASUALTY C	0.74%	\$598,515	\$585,291	\$452,599	\$415,398	70.97%
21	ALLSTATE INDEMNITY COMPANY	0.73%	\$588,997	\$605,365	\$357,700	\$334,167	55.20%
22	SHELTER GENERAL INS CO	0.65%	\$518,687	\$468,963	\$309,000	\$443,172	94.50%
23	USAA CASUALTY INSURANCE COMPANY	0.56%	\$451,684	\$454,934	\$344,128	\$334,519	73.53%
24	PROGRESSIVE NORTHWESTERN INS CO	0.55%	\$444,716	\$549,583	\$476,331	\$344,019	62.60%
25	GOVERNMENT EMPLOYEES INSURANCE CO	0.53%	\$423,961	\$426,821	\$239,579	\$185,997	43.58%
26	AMERICAN ECONOMY INSURANCE COMPANY	0.52%	\$421,219	\$433,753	\$200,325	\$177,728	40.97%
27	ALLIED PROPERTY & CASUALTY INS CO	0.50%	\$402,640	\$363,320	\$233,665	\$350,329	96.42%
28	GEICO GENERAL INS CO	0.47%	\$374,024	\$356,978	\$218,018	\$184,157	51.59%
29	DAIRYLAND INSURANCE COMPANY	0.44%	\$350,619	\$337,937	\$122,993	\$162,624	48.12%
30	CONTINENTAL INSURANCE COMPANY THE	0.43%	\$347,752	\$274,360	\$214,956	-\$21,977,130	-8010.33%
31	AMCO INSURANCE COMPANY	0.33%	\$266,294	\$255,984	\$133,792	\$169,856	66.35%
32	PROGRESSIVE CASUALTY INSURANCE CO	0.30%	\$240,791	\$171,025	\$84,326	\$102,777	60.09%
33	GRINNELL MUTUAL REINSURANCE COMPANY	0.28%	\$227,207	\$249,715	\$254,578	\$79,776	31.95%
34	FIREMANS FUND INS CO OF MISSOURI	0.28%	\$222,246	\$215,087	\$97,061	\$120,408	55.98%
35	GUIDANT MUTUAL INSURANCE CO	0.28%	\$222,034	\$231,218	\$143,503	\$194,571	84.15%
36	SENTRY INSURANCE A MUTUAL COMPANY	0.27%	\$214,376	\$220,778	\$161,410	\$140,577	63.67%
37	MILLERS MUTUAL INSURANCE ASSOCIATION	0.26%	\$207,227	\$219,206	\$145,679	\$88,035	40.16%
38	FIRST NATIONAL INS CO OF AMERICA	0.24%	\$194,804	\$194,196	\$95,992	\$93,286	48.04%
39	AUTO OWNERS INSURANCE CO MUTUAL	0.24%	\$193,921	\$190,192	\$135,156	\$124,662	65.55%
40	COUNTRY MUTUAL INSURANCE COMPANY	0.23%	\$187,780	\$190,869	\$126,090	\$156,342	81.91%
41	GUIDANT ELITE INSURANCE CO	0.23%	\$187,569	\$186,095	\$125,973	\$187,851	100.94%
42	TRAVCO INSURANCE COMPANY	0.23%	\$186,970	\$131,684	\$24,753	\$41,137	31.24%
43	ST PAUL GUARDIAN INSURANCE COMPANY	0.22%	\$179,584	\$202,111	\$108,291	\$127,755	63.21%
44	STATE AUTO PROPERTY & CASUALTY INS CO	0.22%	\$179,082	\$183,745	\$75,079	\$71,985	39.18%
45	TIG PREMIER INSURANCE COMPANY	0.22%	\$173,081	\$154,428	\$29,284	\$89,220	57.77%
46	NATIONAL GENERAL INS CO	0.21%	\$171,113	\$172,836	\$108,097	\$127,856	73.98%
47	PHOENIX INSURANCE COMPANY THE	0.20%	\$159,600	\$143,348	\$82,193	\$61,863	43.16%
48	SAFECO INSURANCE COMPANY OF ILLINOIS	0.20%	\$158,417	\$207,124	\$127,491	\$140,009	67.60%
49	AMERICAN STATES INSURANCE COMPANY	0.20%	\$157,756	\$161,271	\$56,949	\$43,450	26.94%
50	SAGAMORE INSURANCE COMPANY	0.19%	\$154,727	\$124,532	\$28,293	\$53,024	42.58%
51	NATIONAL INSURANCE ASSOCIATION	0.19%	\$150,668	\$147,012	\$28,694	\$87,595	59.58%
52	WINDSOR INSURANCE COMPANY	0.18%	\$147,406	\$149,604	\$96,411	\$86,539	57.85%
53	OMAHA PROPERTY AND CASUALTY INS CO	0.18%	\$147,296	\$144,093	\$59,387	\$81,810	56.78%
54	NATIONWIDE MUTUAL INSURANCE COMPANY	0.18%	\$145,478	\$149,281	\$77,900	\$76,079	50.96%
55	SECURA INSURANCE A MUTUAL COMPANY	0.18%	\$144,149	\$144,616	\$70,642	\$90,638	62.67%

1998 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Medical Payments)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
56	AUTO CLUB FAMILY INSURANCE COMPANY	0.18%	\$141,374	\$144,249	\$69,914	\$94,584	65.57%
57	PROGRESSIVE SPECIALTY INS CO	0.17%	\$137,782	\$24,759	\$12,743	\$23,603	95.33%
58	DEERBROOK INSURANCE COMPANY	0.16%	\$132,537	\$125,597	\$52,827	\$94,477	75.22%
59	ECONOMY PREFERRED INSURANCE COMPANY	0.16%	\$131,292	\$129,248	\$63,472	\$72,375	56.00%
60	GENERAL CASUALTY CO OF ILLINOIS	0.16%	\$130,073	\$91,081	\$72,746	\$249,732	274.19%
61	DEPOSITORS INSURANCE COMPANY	0.15%	\$123,796	\$101,134	\$55,008	\$77,436	76.57%
62	WEST AMERICAN INSURANCE COMPANY	0.15%	\$117,169	\$117,613	\$69,635	\$65,971	56.09%
63	METROPOLITAN PROPERTY & CASUALTY INS CO	0.14%	\$116,052	\$120,348	\$73,932	\$82,497	68.55%
64	NATIONAL GENERAL ASSURANCE COMPANY	0.14%	\$110,404	\$99,364	\$44,201	\$79,389	79.90%
65	AMERICAN MOTORISTS INSURANCE CO	0.13%	\$101,539	\$121,369	\$85,386	\$106,179	87.48%
66	COLONIAL PENN FRANKLIN INSURANCE CO	0.13%	\$101,404	\$93,400	\$49,233	\$59,280	63.47%
67	CINCINNATI INS CO THE	0.12%	\$99,158	\$92,212	\$50,486	\$75,673	82.06%
68	GATEWAY INSURANCE COMPANY	0.11%	\$92,261	\$91,740	\$35,360	\$41,393	45.12%
69	SAFECO NATIONAL INSURANCE COMPANY	0.11%	\$88,862	\$122,325	\$38,180	\$3,506	2.87%
70	IGF INSURANCE COMPANY	0.11%	\$88,261	\$94,818	\$22,542	\$40,160	42.35%
71	LEADER NATIONAL INSURANCE CO	0.11%	\$87,103	\$77,457	\$19,244	\$29,829	38.51%
72	METROPOLITAN GROUP PROP & CAS INS CO	0.10%	\$83,337	\$81,784	\$58,710	\$17,679	21.62%
73	GEICO INDEMNITY COMPANY	0.10%	\$81,271	\$76,403	\$41,885	\$52,197	68.32%
74	TRAVELERS INDEMNITY COMPANY	0.10%	\$81,221	\$84,383	\$39,866	\$23,730	28.12%
75	UNITED SECURITY INSURANCE COMPANY	0.10%	\$76,923	\$77,836	\$30,469	\$38,386	49.32%
76	OMNI INSURANCE COMPANY	0.09%	\$76,314	\$28,355	\$5,433	\$17,424	61.45%
77	CALIFORNIA CASUALTY INSURANCE CO	0.09%	\$75,843	\$68,369	\$55,278	\$39,609	57.93%
78	AMICA MUTUAL INSURANCE COMPANY	0.09%	\$74,042	\$74,597	\$14,174	\$22,635	30.34%
79	TRUSTGARD INSURANCE COMPANY	0.09%	\$72,545	\$77,755	\$101,304	\$36,024	46.33%
80	GEICO CASUALTY COMPANY	0.09%	\$70,878	\$59,794	\$21,784	\$22,612	37.82%
81	TRAVELERS INDEMNITY CO OF ILLINOIS	0.09%	\$70,691	\$58,189	\$50,498	\$42,542	73.11%
82	CHARTER OAK FIRE INSURANCE CO THE	0.09%	\$69,975	\$61,233	\$22,175	\$25,756	42.06%
83	FARMERS UNION CO-OPERATIVE INS CO OF NE	0.09%	\$69,027	\$68,497	\$23,290	\$29,470	43.02%
84	COLONIAL PENN INSURANCE COMPANY	0.08%	\$67,181	\$71,395	\$67,627	\$45,528	63.77%
85	ATLANTA SPECIALTY INSURANCE COMPANY	0.08%	\$66,184	\$71,339	\$35,126	\$30,146	42.26%
86	AMERICAN NATIONAL GENERAL INS CO	0.07%	\$56,869	\$55,941	\$50,024	\$42,288	75.59%
87	AMEX ASSURANCE COMPANY	0.07%	\$53,768	\$53,291	\$25,610	\$28,252	53.01%
88	AMERICAN PREMIER INSURANCE COMPANY	0.07%	\$53,760	\$63,546	\$63,264	\$61,023	96.03%
89	GUIDANT SPECIALTY MUTUAL INSURANCE CO	0.06%	\$47,584	\$46,956	\$35,491	\$18,328	39.03%
90	NATIONWIDE MUTUAL FIRE INSURANCE CO	0.06%	\$47,419	\$49,126	\$19,226	\$21,486	43.74%
91	ATLANTA CASUALTY COMPANY	0.06%	\$44,214	\$51,120	\$26,248	\$22,353	43.73%
92	HAWKEYE SECURITY INSURANCE COMPANY	0.06%	\$44,207	\$42,704	\$42,745	\$42,577	99.70%
93	FEDERATED MUTUAL INSURANCE COMPANY	0.05%	\$42,593	\$43,595	\$11,150	\$4,022	9.23%
94	EMCASCO INSURANCE COMPANY	0.05%	\$42,003	\$40,559	\$91,187	-\$25,764	-63.52%
95	TEACHERS INSURANCE COMPANY	0.05%	\$41,919	\$41,150	\$9,618	-\$2,320	-5.64%
96	MIC GENERAL INSURANCE CORPORATION	0.05%	\$41,880	\$43,645	\$31,290	\$39,256	89.94%
97	VALIANT INS CO	0.05%	\$40,758	\$49,465	\$58,393	\$71,320	144.18%
98	CITIZENS INS CO OF AMERICA	0.05%	\$40,462	\$50,129	\$34,991	-\$6,700	-13.37%
99	LIBERTY INSURANCE CORPORATION	0.05%	\$40,217	\$30,808	\$39,901	\$38,986	126.55%
100	DIRECT AUTO INS CO	0.05%	\$37,485	\$37,572	\$21,284	\$21,284	56.65%
101	WORLDWIDE INSURANCE COMPANY	0.05%	\$36,752	\$34,746	\$18,380	\$13,251	38.14%
102	VIKING INSURANCE COMPANY OF WI	0.05%	\$36,274	\$33,732	\$0	\$0	0.00%
103	ATLANTIC MUTUAL INSURANCE COMPANY	0.04%	\$36,095	\$33,389	\$24,351	\$38,445	115.14%
104	MENDOTA INSURANCE COMPANY	0.04%	\$34,857	\$29,755	\$10,972	\$18,808	63.21%
105	METROPOLITAN CASUALTY INS CO	0.04%	\$34,477	\$35,988	\$11,526	\$12,457	34.61%
106	NATIONAL ALLIANCE INSURANCE CO	0.04%	\$34,095	\$33,647	\$18,148	\$26,912	79.98%
107	GENERAL INSURANCE CO OF AMERICA	0.04%	\$33,688	\$35,577	\$10,841	\$11,361	31.93%
108	SECURITY NATIONAL INSURANCE COMPANY	0.04%	\$33,517	\$33,996	\$54,025	\$56,611	166.52%
109	HARTFORD FIRE INSURANCE COMPANY	0.04%	\$33,124	\$27,760	\$16,005	\$28,220	101.66%
110	AMERICAN FIRE & CASUALTY COMPANY	0.04%	\$32,318	\$32,436	\$18,443	\$21,380	65.91%

1998 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Medical Payments)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
111	FIDELITY & GUARANTY INS UNDERWRITERS	0.04%	\$30,458	\$34,329	\$24,805	\$21,931	63.88%
112	METROPOLITAN GENERAL INS CO	0.04%	\$30,390	\$31,021	\$24,925	\$21,024	67.77%
113	CALIFORNIA CASUALTY INDEMNITY EXCHANGE	0.04%	\$29,562	\$26,592	\$24,436	\$20,463	76.95%
114	TRADERS INSURANCE COMPANY	0.03%	\$26,808	\$25,973	\$5,284	\$3,654	14.07%
115	OHIO CASUALTY INSURANCE COMPANY	0.03%	\$24,035	\$25,622	\$8,901	\$14,199	55.42%
116	ECONOMY FIRE & CASUALTY COMPANY	0.03%	\$22,708	\$26,493	\$46,659	\$58,171	219.57%
117	MASSACHUSETTS BAY INS CO	0.03%	\$22,018	\$28,287	\$33,942	\$29,509	104.32%
118	HORACE MANN INSURANCE COMPANY	0.03%	\$21,603	\$21,789	\$11,141	-\$2,313	-10.62%
119	INTEGON NATIONAL INSURANCE COMPANY	0.02%	\$19,955	\$22,561	\$18,788	\$6,054	26.83%
120	GRINNELL SELECT INSURANCE COMPANY	0.02%	\$18,465	\$17,205	\$5,714	\$7,220	41.96%
121	ASSURANCE COMPANY OF AMERICA	0.02%	\$18,043	\$23,829	\$31,115	\$21,430	89.93%
122	TRINITY UNIVERSAL INS CO OF KANSAS INC	0.02%	\$17,977	\$19,964	\$39,916	\$34,946	175.05%
123	PHARMACISTS MUTUAL INSURANCE COMPANY	0.02%	\$17,517	\$16,429	\$5,946	\$5,877	35.77%
124	PAFCO GENERAL INSURANCE COMPANY	0.02%	\$17,193	\$12,930	\$3,576	\$1,383	10.70%
125	MIDLAND RISK INSURANCE COMPANY	0.02%	\$16,603	\$14,350	\$8,036	\$10,115	70.49%
126	WARNER INSURANCE COMPANY	0.02%	\$16,492	\$12,380	\$9,964	\$22,844	184.52%
127	FARMERS ALLIANCE MUTUAL INS CO	0.02%	\$16,120	\$15,913	\$18,685	\$27,059	170.04%
128	NORTHERN INSURANCE CO OF NEW YORK	0.02%	\$15,822	\$16,350	\$20,384	\$24,884	152.20%
129	WORKMENS AUTO INSURANCE COMPANY	0.02%	\$15,752	\$11,743	\$1,000	\$1,978	16.84%
130	COLONIAL INSURANCE CO OF WISCONSIN	0.02%	\$14,930	\$15,886	\$10,369	-\$26,268	-165.35%
131	INFINITY INSURANCE COMPANY	0.02%	\$14,742	\$14,856	\$5,108	\$86	0.58%
132	UNITED FIRE AND CASUALTY COMPANY	0.02%	\$14,709	\$15,635	\$19,241	\$4,286	27.41%
133	GENERAL CASUALTY CO OF WISCONSIN	0.02%	\$14,525	\$29,632	\$36,462	-\$24,273	-81.91%
134	STATE AUTO NATIONAL INSURANCE COMPANY	0.02%	\$14,069	\$10,563	\$1,000	\$6,368	60.29%
135	CONTINENTAL WESTERN INSURANCE CO	0.01%	\$11,841	\$12,378	\$6,379	\$6,336	51.19%
136	TRAVELERS INDEMNITY CO OF AMERICA	0.01%	\$11,671	\$8,991	\$0	\$3,801	42.28%
137	ST PAUL MERCURY INSURANCE COMPANY	0.01%	\$10,988	\$10,953	\$1,832	\$2,804	25.60%
138	UNITED STATES FIDELITY & GUARANTY CO	0.01%	\$10,424	\$12,387	\$15,830	\$11,267	90.96%
139	GUIDANT AMERICA INSURANCE CO	0.01%	\$10,297	\$10,414	\$17,414	\$17,345	166.55%
140	ILLINOIS FOUNDERS INSURANCE COMPANY	0.01%	\$9,387	\$11,200	\$2,099	\$3,984	35.57%
141	HARTFORD ACCIDENT & INDEMNITY CO	0.01%	\$8,902	\$6,271	\$6,439	\$12,639	201.55%
142	USAA GENERAL INDEMNITY COMPANY	0.01%	\$8,789	\$6,480	\$6,000	\$10,163	156.84%
143	FIDELITY AND CASUALTY CO OF NY	0.01%	\$8,470	\$33,231	\$53,350	\$4,102,115	12344.24%
144	ALLIANCE INSURANCE COMPANY INC	0.01%	\$8,442	\$8,200	\$19,013	\$22,143	270.04%
145	FOREMOST INSURANCE CO	0.01%	\$8,021	\$7,419	\$0	\$0	0.00%
146	MERASTAR INSURANCE COMPANY	0.01%	\$7,979	\$8,209	\$20,807	\$1,786	21.76%
147	ECONOMY PREMIER ASSURANCE COMPANY	0.01%	\$7,738	\$7,426	\$10,787	\$14,410	194.05%
148	EMPLOYERS MUTUAL CASUALTY COMPANY	0.01%	\$7,184	\$6,815	\$2,102	\$2,358	34.60%
149	REGENT INSURANCE COMPANY	0.01%	\$6,945	\$15,748	\$7,184	-\$6,935	-44.04%
150	HARTFORD CASUALTY INS CO	0.01%	\$6,647	\$6,342	\$4,268	\$17,768	280.16%
151	FAIRMONT INSURANCE COMPANY	0.01%	\$6,423	\$6,380	\$2,421	\$4,853	76.07%
152	EAGLE AMERICAN INSURANCE COMPANY	0.01%	\$6,030	\$7,196	\$7,709	\$2,566	35.66%
153	COUNTRY PREFERRED INSURANCE COMPANY	0.01%	\$5,725	\$1,677	\$35	\$4,897	292.01%
154	HANOVER INSURANCE COMPANY THE	0.01%	\$5,201	\$7,528	\$10,311	-\$1,331	-17.68%
155	HAULERS INSURANCE COMPANY INC	0.01%	\$4,868	\$3,395	\$1,276	\$3,324	97.91%
156	AMERICAN BANKERS INS CO OF FLORIDA	0.01%	\$4,450	\$3,808	\$31,271	\$6,707	176.13%
157	COUNTRY CASUALTY INS CO	0.01%	\$4,053	\$4,251	\$0	-\$184	-4.33%
158	ARMED FORCES INSURANCE EXCHANGE	0.00%	\$3,866	\$3,734	\$0	\$0	0.00%
159	NATIONWIDE PROPERTY & CASUALTY INS CO	0.00%	\$3,525	\$3,897	\$2,387	\$2,088	53.58%
160	RELANCE NATIONAL INSURANCE COMPANY	0.00%	\$3,403	\$545	\$0	\$214	39.27%
161	FOREMOST PROPERTY AND CASUALTY INS CO	0.00%	\$2,828	\$1,503	\$0	\$3,014	200.53%
162	FEDERAL INSURANCE COMPANY	0.00%	\$2,589	\$2,458	\$34,227	\$36,179	1471.89%
163	AMERICAN SPIRIT INSURANCE COMPANY	0.00%	\$2,552	\$2,972	\$606	-\$2,077	-69.89%
164	TICO INSURANCE COMPANY	0.00%	\$2,179	\$268	\$0	\$0	0.00%
165	AMERICAN FIRE AND INDEMNITY COMPANY	0.00%	\$2,161	\$2,382	\$0	\$0	0.00%

1998 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Medical Payments)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
166	TRINITY UNIVERSAL INSURANCE COMPANY	0.00%	\$2,125	\$2,384	-\$826	-\$2,047	-85.86%
167	CENTENNIAL INSURANCE COMPANY	0.00%	\$1,455	\$1,494	\$0	\$3,872	259.17%
168	MARYLAND CASUALTY COMPANY	0.00%	\$1,206	\$1,766	\$5,566	\$8,066	456.74%
169	AMERICAN MODERN HOME INSURANCE CO	0.00%	\$1,078	\$872	\$10,000	\$25,069	2874.89%
170	AMERICAN INDEMNITY COMPANY	0.00%	\$912	\$1,150	\$0	\$0	0.00%
171	UNITED PACIFIC INSURANCE COMPANY	0.00%	\$901	\$140	\$0	\$36	25.71%
172	TWIN CITY FIRE INS CO	0.00%	\$857	\$970	\$1,000	\$1,000	103.09%
173	MARKEL AMERICAN INSURANCE COMPANY	0.00%	\$832	\$789	\$58	-\$1,443	-182.89%
174	CINCINNATI INDEMNITY COMPANY INC	0.00%	\$806	\$953	\$0	\$0	0.00%
175	AMERICAN AND FOREIGN INSURANCE CO	0.00%	\$537	\$534	\$0	\$0	0.00%
176	RELIANCE INSURANCE COMPANY	0.00%	\$524	\$119	\$0	\$139	116.81%
177	VICTORIA FIRE & CASUALTY COMPANY	0.00%	\$432	\$69	\$0	\$0	0.00%
178	AMERICAN PROTECTION INSURANCE CO	0.00%	\$356	\$274	\$0	\$0	0.00%
179	TEXAS GENERAL INDEMNITY COMPANY	0.00%	\$304	\$310	\$17	\$17	5.48%
180	OHIO SECURITY INSURANCE COMPANY	0.00%	\$287	\$242	\$0	\$6	2.48%
181	CINCINNATI CASUALTY COMPANY THE	0.00%	\$209	\$249	\$2,704	-\$3,296	-1323.69%
182	FOREMOST SIGNATURE INSURANCE COMPANY	0.00%	\$176	\$203	\$0	\$0	0.00%
183	KANSAS CITY FIRE & MARINE INS CO	0.00%	\$149	\$2,030	\$663	\$1,544	76.06%
184	GLENS FALLS INSURANCE COMPANY THE	0.00%	\$91	\$1,709	\$0	-\$106	-6.20%
185	NAU COUNTRY INSURANCE COMPANY	0.00%	\$56	\$53	\$0	\$1,140	2150.94%
186	SAFEGUARD INSURANCE COMPANY	0.00%	\$49	\$43	\$0	\$0	0.00%
187	ROYAL INDEMNITY COMPANY	0.00%	\$37	\$45	\$0	\$0	0.00%
188	ROYAL INSURANCE COMPANY OF AMERICA	0.00%	\$27	\$27	\$0	\$0	0.00%
189	GREAT AMERICAN INSURANCE COMPANY	0.00%	\$18	\$21	\$0	-\$64	-304.76%
190	ASSOCIATED INDEMNITY CORPORATION	0.00%	\$14	\$14	\$12,705	\$220,694	1576385.71%
191	AGRICULTURAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$53	N/A
192	AMERICAN ALLIANCE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$2,628	N/A
193	AMERICAN CASUALTY CO OF READING PA	0.00%	\$0	\$0	\$0	-\$82	N/A
194	AMERICAN INSURANCE COMPANY THE	0.00%	\$0	\$0	\$0	\$173	N/A
195	AMERICAN NATIONAL FIRE INSURANCE CO	0.00%	\$0	\$0	\$0	-\$585	N/A
196	AUTOMOBILE INS CO OF HARTFORD CT	0.00%	\$0	\$6	\$0	\$0	0.00%
197	BOSTON OLD COLONY INSURANCE COMPANY	0.00%	\$0	\$1,216	\$316,405	\$382,268	31436.51%
198	CASUALTY RECIPROCAL EXCHANGE	0.00%	\$0	\$0	\$51	-\$54,691	N/A
199	CONTINENTAL CASUALTY COMPANY	0.00%	\$0	\$0	\$7,714	-\$13,083	N/A
200	EQUITY MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$12,645	-\$3,943	N/A
201	FARMLAND MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
202	FIREMANS FUND INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$33	N/A
203	FIREMENS INS CO OF NEWARK NEW JERSEY	0.00%	\$0	\$0	\$0	-\$10	N/A
204	GREAT NORTHERN INSURANCE COMPANY	0.00%	\$0	\$0	\$1,088	\$1,088	N/A
205	HARTFORD INSURANCE CO OF MIDWEST THE	0.00%	\$0	\$0	\$0	\$5,000	N/A
206	METROPOLITAN DIRECT PROPERTY AND CASUALTY INS CO	0.00%	\$0	\$0	\$0	-\$7	N/A
207	MICHIGAN MUTUAL INSURANCE COMPANY	0.00%	\$0	\$9	\$0	\$0	0.00%
208	NATIONAL FIRE INS CO OF HARTFORD	0.00%	\$0	\$0	\$0	-\$38	N/A
209	NATIONAL SURETY CORPORATION	0.00%	\$0	\$0	\$0	\$43	N/A
210	NATIONWIDE GENERAL INSURANCE CO	0.00%	\$0	\$0	\$0	\$0	N/A
211	NIAGARA FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$11	N/A
212	PACIFIC INDEMNITY COMPANY	0.00%	\$0	\$0	\$25,967	\$13,134	N/A
213	TRAVELERS PROPERTY CASUALTY INS CO	0.00%	\$0	\$0	\$140,019	\$77,697	N/A
214	UNIVERSAL UNDERWRITERS INS CO	0.00%	\$0	\$0	\$17,118	\$19,286	N/A
215	VALLEY FORGE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$263	N/A
216	VIGILANT INSURANCE COMPANY	0.00%	\$0	\$0	\$20,879	\$13,163	N/A
217	AMERISURE INSURANCE COMPANY	0.00%	-\$296	\$2,588	\$33,739	\$11,671	450.97%
TOTAL		100.00%	\$80,365,543	\$80,441,038	\$51,009,158	\$30,661,218	38.12%

**1998 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Uninsured Motorist)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	STATE FARM MUTUAL AUTOMOBILE INS CO	19.21%	\$20,097,868	\$20,444,923	\$12,323,204	\$10,903,275	53.33%
2	FARMERS INSURANCE COMPANY INC	13.19%	\$13,798,132	\$13,772,597	\$7,054,170	\$7,281,511	52.87%
3	SHELTER MUTUAL INSURANCE CO	6.41%	\$6,703,499	\$6,624,332	\$2,806,747	\$2,811,389	42.44%
4	AMERICAN STANDARD INS CO OF WISCONSIN	4.43%	\$4,635,523	\$4,504,346	\$2,100,191	\$1,512,640	33.58%
5	MID CENTURY INSURANCE COMPANY	3.51%	\$3,676,639	\$3,588,497	\$1,360,208	\$1,195,010	33.30%
6	ALLSTATE INSURANCE COMPANY	2.98%	\$3,119,134	\$3,065,695	\$1,966,829	\$1,335,665	43.57%
7	AUTOMOBILE CLUB INTER-INS EXCHANGE	2.80%	\$2,928,729	\$2,888,178	\$1,587,465	\$1,595,505	55.24%
8	SAFECO INSURANCE CO OF AMERICA	2.43%	\$2,545,593	\$2,243,496	\$1,193,443	\$1,253,574	55.88%
9	ALLSTATE INDEMNITY COMPANY	2.26%	\$2,359,699	\$2,335,594	\$777,596	\$1,313,127	56.22%
10	AMERICAN STATES PREFERRED INS CO	2.10%	\$2,200,364	\$2,213,316	\$1,223,991	\$1,268,046	57.29%
11	FARM BUREAU TOWN & COUNTRY INS CO OF MO	2.02%	\$2,117,689	\$2,141,179	\$1,063,424	\$1,304,358	60.92%
12	PROGRESSIVE CLASSIC INSURANCE COMPANY	1.56%	\$1,629,080	\$1,248,695	\$122,208	\$507,591	40.65%
13	STATE FARM FIRE AND CASUALTY CO	1.30%	\$1,360,111	\$1,359,198	\$698,615	\$658,423	48.44%
14	NATIONAL INSURANCE ASSOCIATION	1.20%	\$1,250,580	\$1,220,233	\$410,168	\$727,061	59.58%
15	CAMERON MUTUAL INSURANCE COMPANY	1.12%	\$1,172,844	\$1,183,540	\$928,236	\$405,997	34.30%
16	PROGRESSIVE NORTHWESTERN INS CO	1.03%	\$1,077,617	\$1,394,941	\$1,077,550	\$639,589	45.85%
17	HARTFORD UNDERWRITERS INSURANCE CO	1.03%	\$1,077,215	\$1,134,159	\$672,145	\$535,212	47.19%
18	SHELTER GENERAL INS CO	0.94%	\$985,807	\$892,967	\$504,022	\$722,874	80.95%
19	GENERAL ACCIDENT INS CO OF AMERICA	0.94%	\$983,913	\$996,799	\$471,652	\$665,641	66.78%
20	AMERICAN NATIONAL PROPERTY & CASUALTY C	0.86%	\$900,355	\$863,663	\$345,685	\$436,527	50.54%
21	UNITED SERVICES AUTOMOBILE ASSOCIATION	0.83%	\$868,769	\$892,194	\$195,243	-\$17,147	-1.92%
22	GATEWAY INSURANCE COMPANY	0.79%	\$822,576	\$817,930	\$321,765	\$305,858	37.39%
23	DAIRYLAND INSURANCE COMPANY	0.76%	\$796,918	\$772,034	\$536,538	\$424,629	55.00%
24	AMERICAN ECONOMY INSURANCE COMPANY	0.73%	\$762,550	\$782,319	\$722,431	\$373,308	47.72%
25	LIBERTY MUTUAL FIRE INSURANCE CO	0.71%	\$742,229	\$748,887	\$844,419	\$1,000,474	133.59%
26	FIREMANS FUND INS CO OF MISSOURI	0.68%	\$714,215	\$680,878	\$41,724	-\$126,176	-18.53%
27	TRADERS INSURANCE COMPANY	0.67%	\$702,705	\$684,149	\$171,388	\$299,108	43.72%
28	FAIRMONT INSURANCE COMPANY	0.67%	\$700,894	\$704,064	\$264,195	\$529,560	75.21%
29	INDIANA LUMBERMENS MUTUAL INS CO	0.66%	\$686,515	\$646,274	\$3,059,435	\$1,447,866	224.03%
30	CORNERSTONE NATIONAL INSURANCE COMPANY	0.66%	\$685,388	\$612,092	\$42,026	\$122,295	19.98%
31	CONTINENTAL INSURANCE COMPANY THE	0.65%	\$680,783	\$529,060	\$64,625	-\$1,237,058	-233.82%
32	ALLIED PROPERTY & CASUALTY INS CO	0.65%	\$680,714	\$614,090	\$277,306	\$415,729	67.70%
33	DEERBROOK INSURANCE COMPANY	0.58%	\$605,176	\$562,872	\$132,941	\$398,128	70.73%
34	SAGAMORE INSURANCE COMPANY	0.57%	\$592,472	\$537,230	\$70,337	\$131,713	24.52%
35	GEICO GENERAL INS CO	0.55%	\$571,977	\$532,562	\$403,731	\$739,411	138.84%
36	GOVERNMENT EMPLOYEES INSURANCE CO	0.54%	\$569,987	\$572,217	\$376,213	\$352,140	61.54%
37	USAA CASUALTY INSURANCE COMPANY	0.51%	\$529,235	\$522,821	\$132,351	\$148,060	28.32%
38	COLUMBIA MUTUAL INSURANCE CO	0.50%	\$524,175	\$517,687	\$413,165	\$329,440	63.64%
39	IGF INSURANCE COMPANY	0.50%	\$524,089	\$565,888	\$330,774	\$201,491	35.61%
40	OMNI INSURANCE COMPANY	0.50%	\$518,493	\$315,954	\$12,270	\$166,121	52.58%
41	FIRST NATIONAL INS CO OF AMERICA	0.49%	\$511,777	\$505,905	\$250,799	\$504,811	99.78%
42	WINDSOR INSURANCE COMPANY	0.47%	\$486,865	\$509,505	\$288,898	\$211,978	41.60%
43	SAFECO INSURANCE COMPANY OF ILLINOIS	0.46%	\$481,730	\$625,097	\$171,465	\$210,157	33.62%
44	PROGRESSIVE CASUALTY INSURANCE CO	0.45%	\$465,659	\$353,631	\$61,700	\$108,674	30.73%
45	AMCO INSURANCE COMPANY	0.42%	\$435,708	\$418,478	\$132,392	\$167,908	40.12%
46	AUTO CLUB FAMILY INSURANCE COMPANY	0.41%	\$423,963	\$429,460	\$150,493	\$159,052	37.04%
47	ST PAUL GUARDIAN INSURANCE COMPANY	0.39%	\$411,310	\$479,877	\$52,606	-\$7,293	-1.52%
48	STATE AUTO PROPERTY & CASUALTY INS CO	0.36%	\$375,909	\$385,756	\$77,130	-\$68,474	-17.75%
49	LEADER NATIONAL INSURANCE CO	0.35%	\$367,990	\$300,399	\$63,121	\$177,401	59.06%
50	SECURA INSURANCE A MUTUAL COMPANY	0.32%	\$336,458	\$323,532	\$94,044	\$83,282	25.74%
51	GEICO CASUALTY COMPANY	0.32%	\$335,685	\$280,254	\$55,650	\$85,225	30.41%
52	AUTO OWNERS INSURANCE CO MUTUAL	0.32%	\$332,556	\$325,645	\$139,942	-\$66,447	-20.40%
53	LUMBER MUTUAL INSURANCE COMPANY	0.29%	\$308,374	\$308,408	\$114,066	\$803,645	260.58%
54	PHOENIX INSURANCE COMPANY THE	0.28%	\$295,747	\$265,432	\$92,666	\$49,977	18.83%
55	AMERICAN PREMIER INSURANCE COMPANY	0.27%	\$281,977	\$340,783	\$229,367	\$24,210	7.10%

**1998 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Uninsured Motorist)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
56	GRINNELL MUTUAL REINSURANCE COMPANY	0.26%	\$274,516	\$298,430	\$71,005	\$199,814	66.96%
57	CINCINNATI INS CO THE	0.26%	\$271,697	\$250,629	\$276,338	\$342,798	136.78%
58	ILLINOIS FOUNDERS INSURANCE COMPANY	0.26%	\$268,933	\$275,823	\$122,778	\$233,023	84.48%
59	SAFECO NATIONAL INSURANCE COMPANY	0.25%	\$261,488	\$356,579	\$213,816	\$85,593	24.00%
60	TRAVCO INSURANCE COMPANY	0.25%	\$261,271	\$185,386	\$5,176	\$2,676	1.44%
61	MILLERS MUTUAL INSURANCE ASSOCIATION	0.25%	\$258,547	\$266,179	\$159,607	\$96,560	36.28%
62	COUNTRY MUTUAL INSURANCE COMPANY	0.25%	\$257,240	\$262,448	\$82,330	\$42,021	16.01%
63	TIG PREMIER INSURANCE COMPANY	0.24%	\$255,910	\$241,806	\$43,298	\$131,916	54.55%
64	AMERICAN STATES INSURANCE COMPANY	0.24%	\$251,172	\$255,282	\$120,609	\$321,499	125.94%
65	ATLANTA SPECIALTY INSURANCE COMPANY	0.23%	\$245,592	\$289,107	\$163,062	\$26,479	9.16%
66	ECONOMY PREFERRED INSURANCE COMPANY	0.23%	\$244,348	\$220,467	\$138,895	\$79,284	35.96%
67	WEST AMERICAN INSURANCE COMPANY	0.23%	\$237,996	\$238,975	\$263,834	\$381,323	159.57%
68	INSURANCE COMPANY OF THE WEST	0.23%	\$237,585	\$192,878	\$0	\$17,552	9.10%
69	METROPOLITAN GENERAL INS CO	0.22%	\$235,216	\$225,374	\$23,508	\$78,396	34.78%
70	GENERAL CASUALTY CO OF ILLINOIS	0.22%	\$231,972	\$156,025	\$1,608	\$206,821	132.56%
71	DEPOSITORS INSURANCE COMPANY	0.22%	\$228,980	\$187,154	\$25	\$0	0.00%
72	AMERICAN MOTORISTS INSURANCE CO	0.21%	\$222,187	\$257,674	\$321,049	\$123,147	47.79%
73	NATIONAL GENERAL INS CO	0.21%	\$220,704	\$220,681	\$261,502	\$127,413	57.74%
74	VIKING INSURANCE COMPANY OF WI	0.21%	\$217,643	\$202,390	\$47,746	\$41,277	20.39%
75	METROPOLITAN PROPERTY & CASUALTY INS CO	0.21%	\$214,871	\$219,320	\$143,820	\$242,104	110.39%
76	PROGRESSIVE SPECIALTY INS CO	0.20%	\$211,818	\$37,943	\$400	\$13,545	35.70%
77	GEICO INDEMNITY COMPANY	0.19%	\$200,161	\$175,841	\$214,490	\$160,517	91.29%
78	MIDLAND RISK INSURANCE COMPANY	0.19%	\$199,246	\$172,210	\$95,430	\$121,379	70.48%
79	ATLANTA CASUALTY COMPANY	0.19%	\$196,458	\$229,819	\$192,991	\$25,374	11.04%
80	METROPOLITAN GROUP PROP & CAS INS CO	0.19%	\$194,381	\$189,811	\$80,782	\$51,700	27.24%
81	OMAHA PROPERTY AND CASUALTY INS CO	0.19%	\$193,725	\$192,352	\$30,674	\$31,557	16.41%
82	GUIDANT MUTUAL INSURANCE CO	0.16%	\$168,180	\$172,329	\$140,959	\$88,545	51.38%
83	TRUSTGARD INSURANCE COMPANY	0.16%	\$164,405	\$173,949	\$78,850	\$80,648	46.36%
84	TRAVELERS INDEMNITY CO OF ILLINOIS	0.15%	\$160,461	\$129,631	\$57,880	\$56,905	43.90%
85	HARTFORD FIRE INSURANCE COMPANY	0.14%	\$151,655	\$121,667	\$43,706	\$18,706	15.37%
86	AMERICAN RELIABLE INSURANCE COMPANY	0.14%	\$151,141	\$56,760	\$11,359	\$102,380	180.37%
87	NATIONAL GENERAL ASSURANCE COMPANY	0.14%	\$148,268	\$131,561	\$1,200	\$18,703	14.22%
88	GUIDANT ELITE INSURANCE CO	0.13%	\$132,605	\$131,550	\$27,449	\$18,806	14.30%
89	GUIDANT SPECIALTY MUTUAL INSURANCE CO	0.12%	\$129,476	\$111,723	\$5,833	\$52,393	46.90%
90	CHARTER OAK FIRE INSURANCE CO THE	0.12%	\$124,627	\$108,836	\$1,000	\$1,500	1.38%
91	TRAVELERS INDEMNITY COMPANY	0.12%	\$123,363	\$127,351	\$39,288	\$66,489	52.21%
92	CALIFORNIA CASUALTY INSURANCE CO	0.11%	\$120,052	\$106,390	\$15,242	\$25,788	24.24%
93	GENERAL INSURANCE CO OF AMERICA	0.11%	\$117,818	\$121,182	\$7,056	\$11,534	9.52%
94	PAFCO GENERAL INSURANCE COMPANY	0.11%	\$113,757	\$97,774	\$49,250	\$50,519	51.67%
95	UNITED SECURITY INSURANCE COMPANY	0.11%	\$113,245	\$113,143	\$70	\$10,770	9.52%
96	MENDOTA INSURANCE COMPANY	0.11%	\$110,001	\$93,719	\$53,300	\$62,828	67.04%
97	VALIANT INS CO	0.10%	\$109,687	\$133,119	\$231,350	\$132,150	99.27%
98	SECURITY NATIONAL INSURANCE COMPANY	0.10%	\$109,099	\$108,098	\$128,829	\$141,684	131.07%
99	INFINITY INSURANCE COMPANY	0.10%	\$103,508	\$102,732	\$112,880	\$37,813	-36.81%
100	AMERICAN NATIONAL GENERAL INS CO	0.09%	\$97,184	\$97,340	\$49,984	\$31,875	32.75%
101	CITIZENS INS CO OF AMERICA	0.09%	\$94,384	\$115,427	\$75,409	\$-16,081	-13.93%
102	INTEGON NATIONAL INSURANCE COMPANY	0.09%	\$93,533	\$105,747	\$85,647	\$27,596	26.10%
103	TRAVELERS PROPERTY CASUALTY INS CO	0.08%	\$85,287	\$162,488	\$159,980	\$148,626	91.47%
104	HAWKEYE SECURITY INSURANCE COMPANY	0.07%	\$74,946	\$70,574	\$22,350	\$35,803	50.73%
105	TRI STATE INSURANCE COMPANY	0.07%	\$74,269	\$124,293	\$11,519	\$756,792	608.88%
106	AMERICAN FIRE & CASUALTY COMPANY	0.07%	\$73,633	\$73,445	\$22,225	\$69,980	95.28%
107	WORKMENS AUTO INSURANCE COMPANY	0.07%	\$72,988	\$53,762	\$0	\$0	0.00%
108	TEACHERS INSURANCE COMPANY	0.07%	\$72,000	\$71,475	\$11,260	\$-9,455	-13.23%
109	NAU COUNTRY INSURANCE COMPANY	0.07%	\$69,476	\$63,688	\$0	\$28,684	45.04%

**1998 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Uninsured Motorist)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
110	MIC GENERAL INSURANCE CORPORATION	0.06%	\$66,885	\$67,061	\$18,500	\$48,500	72.32%
111	AMICA MUTUAL INSURANCE COMPANY	0.06%	\$65,736	\$64,911	\$9,500	\$97,348	149.97%
112	COLONIAL INSURANCE CO OF WISCONSIN	0.06%	\$59,929	\$63,712	\$41,582	\$15,847	24.87%
113	NATIONWIDE MUTUAL INSURANCE COMPANY	0.06%	\$57,782	\$58,129	\$46,500	\$31,268	53.79%
114	AMEX ASSURANCE COMPANY	0.05%	\$57,204	\$57,036	\$1,400	-\$5,290	-9.27%
115	EMCASCO INSURANCE COMPANY	0.05%	\$56,991	\$54,150	\$208,600	-\$5,127	-9.47%
116	FIDELITY & GUARANTY INS UNDERWRITERS	0.05%	\$52,726	\$60,561	\$127,572	\$118,532	195.72%
117	LIBERTY INSURANCE CORPORATION	0.05%	\$51,154	\$36,598	\$900	\$17,803	48.64%
118	FARMERS UNION CO-OPERATIVE INS CO OF NE	0.04%	\$46,824	\$44,533	\$49,400	\$57,400	128.89%
119	CALIFORNIA CASUALTY INDEMNITY EXCHANGE	0.04%	\$46,794	\$41,380	\$6,738	\$13,322	32.19%
120	MASSACHUSETTS BAY INS CO	0.04%	\$45,309	\$57,651	\$83,091	\$54,092	93.83%
121	FARMERS ALLIANCE MUTUAL INS CO	0.04%	\$45,162	\$45,142	\$19,294	\$88,000	194.94%
122	METROPOLITAN CASUALTY INS CO	0.04%	\$44,898	\$46,278	\$23,340	-\$50,280	-108.65%
123	TRINITY UNIVERSAL INS CO OF KANSAS INC	0.04%	\$43,288	\$47,262	-\$2,217	\$500	-1.06%
124	ECONOMY FIRE & CASUALTY COMPANY	0.04%	\$38,275	\$43,455	\$60,000	-\$12,380	-28.49%
125	FEDERATED MUTUAL INSURANCE COMPANY	0.04%	\$37,528	\$38,411	\$50,000	\$40,000	104.14%
126	DIRECT AUTO INS CO	0.03%	\$35,698	\$35,781	-\$2,723	\$10,000	27.95%
127	OHIO CASUALTY INSURANCE COMPANY	0.03%	\$34,620	\$36,203	\$29,159	\$50,102	138.39%
128	ASSURANCE COMPANY OF AMERICA	0.03%	\$34,583	\$42,159	\$115,780	\$92,980	220.55%
129	ALLIANCE INSURANCE COMPANY INC	0.03%	\$34,061	\$32,968	\$0	\$50,000	151.66%
130	WORLDWIDE INSURANCE COMPANY	0.03%	\$33,665	\$32,860	\$28,000	\$10,158	30.91%
131	UNITED FIRE AND CASUALTY COMPANY	0.03%	\$33,161	\$31,251	\$12,162	-\$3,328	-10.65%
132	NORTHERN INSURANCE CO OF NEW YORK	0.03%	\$32,898	\$36,162	\$0	\$12,000	33.18%
133	NATIONAL ALLIANCE INSURANCE CO	0.03%	\$32,421	\$31,995	\$700	\$9,367	29.28%
134	STATE AUTO NATIONAL INSURANCE COMPANY	0.03%	\$30,365	\$23,021	\$0	\$12,884	55.97%
135	HORACE MANN INSURANCE COMPANY	0.03%	\$27,437	\$27,769	\$25,000	\$10,680	38.46%
136	HAULERS INSURANCE COMPANY INC	0.02%	\$25,558	\$17,826	\$6,700	\$17,450	97.89%
137	SENTRY INSURANCE A MUTUAL COMPANY	0.02%	\$23,786	\$24,545	\$186,521	\$167,379	681.93%
138	WARNER INSURANCE COMPANY	0.02%	\$23,416	\$17,279	\$6,950	\$55,540	321.43%
139	GENERAL CASUALTY CO OF WISCONSIN	0.02%	\$23,333	\$49,446	\$164,500	\$51,492	104.14%
140	FIDELITY AND CASUALTY CO OF NY	0.02%	\$22,876	\$116,629	\$59,103	-\$835,291	-716.19%
141	CONTINENTAL WESTERN INSURANCE CO	0.02%	\$22,150	\$22,104	\$0	-\$1,752	-7.93%
142	PHARMACISTS MUTUAL INSURANCE COMPANY	0.02%	\$19,900	\$18,664	\$2,519	-\$3,607	-19.33%
143	HARTFORD CASUALTY INS CO	0.02%	\$18,496	\$16,810	\$2,000	\$44,449	264.42%
144	NATIONWIDE MUTUAL FIRE INSURANCE CO	0.02%	\$16,854	\$17,056	-\$120	-\$51,123	-299.74%
145	HARTFORD ACCIDENT & INDEMNITY CO	0.02%	\$16,427	\$11,545	-\$184	-\$184	-1.59%
146	GRINNELL SELECT INSURANCE COMPANY	0.02%	\$16,275	\$14,941	\$0	\$0	0.00%
147	UNITED STATES FIDELITY & GUARANTY CO	0.02%	\$15,984	\$18,673	\$6,140	-\$1,703	-9.12%
148	MARKEL AMERICAN INSURANCE COMPANY	0.01%	\$15,587	\$14,500	\$0	\$8,073	55.68%
149	USAA GENERAL INDEMNITY COMPANY	0.01%	\$15,044	\$11,934	\$0	\$27,675	231.90%
150	ST PAUL MERCURY INSURANCE COMPANY	0.01%	\$12,631	\$12,170	\$0	\$2,385	19.60%
151	GUIDANT AMERICA INSURANCE CO	0.01%	\$12,613	\$12,985	\$7,850	\$1,131	8.71%
152	COUNTRY PREFERRED INSURANCE COMPANY	0.01%	\$10,837	\$3,219	-\$336	\$619	19.23%
153	MERASTAR INSURANCE COMPANY	0.01%	\$10,422	\$10,566	-\$9,700	-\$833	-7.88%
154	EAGLE AMERICAN INSURANCE COMPANY	0.01%	\$10,018	\$12,273	\$0	-\$141	-1.15%
155	EMPLOYERS MUTUAL CASUALTY COMPANY	0.01%	\$9,835	\$8,802	\$50,000	-\$1,309	-14.87%
156	UNIVERSAL UNDERWRITERS INS CO	0.01%	\$9,601	\$8,292	\$0	\$35	0.42%
157	REGENT INSURANCE COMPANY	0.01%	\$9,341	\$21,338	\$124,000	\$95,009	445.26%
158	HANOVER INSURANCE COMPANY THE	0.01%	\$9,099	\$12,630	\$0	\$0	0.00%
159	ECONOMY PREMIER ASSURANCE COMPANY	0.01%	\$8,361	\$8,079	\$3,500	\$8,392	103.87%
160	COUNTRY CASUALTY INS CO	0.01%	\$8,071	\$8,258	\$0	-\$1,033	-12.51%
161	COLONIAL PENN FRANKLIN INSURANCE CO	0.01%	\$7,800	\$7,185	\$3,787	\$4,560	63.47%
162	AMERICAN BANKERS INS CO OF FLORIDA	0.01%	\$7,447	\$7,570	\$0	\$7	0.09%
163	RELIAANCE NATIONAL INSURANCE COMPANY	0.01%	\$7,315	\$1,204	\$0	\$473	39.29%



**1998 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Uninsured Motorist)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
164	AMERICAN SPIRIT INSURANCE COMPANY	0.01%	\$7,249	\$8,664	\$50,000	\$26,783	309.13%
165	FOREMOST INSURANCE CO	0.01%	\$5,976	\$5,410	\$0	\$0	0.00%
166	ARMED FORCES INSURANCE EXCHANGE	0.01%	\$5,377	\$5,193	\$0	\$0	0.00%
167	TRAVELERS INDEMNITY CO OF AMERICA	0.01%	\$5,321	\$3,932	\$0	\$0	0.00%
168	COLONIAL PENN INSURANCE COMPANY	0.00%	\$5,168	\$5,492	\$5,202	\$3,502	63.77%
169	TICO INSURANCE COMPANY	0.00%	\$5,061	\$595	\$0	\$0	0.00%
170	AMERICAN FIRE AND INDEMNITY COMPANY	0.00%	\$5,044	\$5,558	\$0	\$0	0.00%
171	TRINITY UNIVERSAL INSURANCE COMPANY	0.00%	\$4,087	\$4,468	-\$1,293	-\$3,396	-76.01%
172	AMERICAN MODERN HOME INSURANCE CO	0.00%	\$2,809	\$2,308	\$0	\$0	0.00%
173	FOREMOST PROPERTY AND CASUALTY INS CO	0.00%	\$2,453	\$1,378	\$0	\$0	0.00%
174	MARYLAND CASUALTY COMPANY	0.00%	\$2,029	\$2,986	\$0	\$0	0.00%
175	AMERICAN INDEMNITY COMPANY	0.00%	\$1,824	\$2,108	\$0	\$0	0.00%
176	UNITED PACIFIC INSURANCE COMPANY	0.00%	\$1,685	\$233	\$0	\$59	25.32%
177	AMERICAN AND FOREIGN INSURANCE CO	0.00%	\$1,456	\$1,410	\$0	\$28	1.99%
178	TWIN CITY FIRE INS CO	0.00%	\$1,448	\$1,553	\$0	\$0	0.00%
179	TEXAS GENERAL INDEMNITY COMPANY	0.00%	\$1,443	\$1,472	\$78	\$78	5.30%
180	CINCINNATI INDEMNITY COMPANY INC	0.00%	\$1,342	\$1,604	\$0	\$0	0.00%
181	NATIONWIDE PROPERTY & CASUALTY INS CO	0.00%	\$1,074	\$1,141	\$0	-\$110	-9.64%
182	CINCINNATI CASUALTY COMPANY THE	0.00%	\$883	\$1,123	\$286	\$286	25.47%
183	AMERICAN PROTECTION INSURANCE CO	0.00%	\$641	\$473	\$0	\$0	0.00%
184	RELiance INSURANCE COMPANY	0.00%	\$490	\$90	\$0	\$105	116.67%
185	VALLEY NATIONAL INSURANCE COMPANY	0.00%	\$291	\$23	\$0	\$0	0.00%
186	FOREMOST SIGNATURE INSURANCE COMPANY	0.00%	\$229	\$278	\$0	\$0	0.00%
187	GLENS FALLS INSURANCE COMPANY THE	0.00%	\$223	\$2,655	\$0	-\$177	-6.67%
188	KANSAS CITY FIRE & MARINE INS CO	0.00%	\$202	\$3,407	\$0	-\$788	-23.13%
189	SAFEGUARD INSURANCE COMPANY	0.00%	\$192	\$171	\$0	\$7	4.09%
190	ROYAL INDEMNITY COMPANY	0.00%	\$164	\$165	\$0	-\$4	-2.42%
191	ASSOCIATED INDEMNITY CORPORATION	0.00%	\$85	\$85	-\$365	\$1,707	2008.24%
192	ROYAL INSURANCE COMPANY OF AMERICA	0.00%	\$80	\$80	\$0	-\$1	-1.25%
193	GREAT AMERICAN INSURANCE COMPANY	0.00%	\$72	\$95	\$0	-\$420	-442.11%
194	OHIO SECURITY INSURANCE COMPANY	0.00%	\$67	\$69	\$0	\$1	1.45%
195	VICTORIA FIRE & CASUALTY COMPANY	0.00%	\$51	\$7	\$0	\$0	0.00%
196	FIDELITY AND GUARANTY INSURANCE COMPANY	0.00%	\$40	\$40	\$0	\$894	2235.00%
197	ACCEPTANCE INDEMNITY INSURANCE CO	0.00%	\$0	\$0	\$0	-\$172	N/A
198	AGRICULTURAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$207	N/A
199	AMERICAN ALLIANCE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$4,558	N/A
200	AMERICAN CASUALTY CO OF READING PA	0.00%	\$0	\$0	\$0	-\$292	N/A
201	AMERICAN INSURANCE COMPANY THE	0.00%	\$0	\$0	\$1	\$2,725	N/A
202	AMERICAN MANUFACTURERS MUTUAL INS CO	0.00%	\$0	\$0	-\$250	-\$250	N/A
203	AMERICAN NATIONAL FIRE INSURANCE CO	0.00%	\$0	\$0	\$0	-\$1,178	N/A
204	BOSTON OLD COLONY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$135,089	N/A
205	CASUALTY RECIPROCAL EXCHANGE	0.00%	\$0	\$0	\$90	-\$96,504	N/A
206	CONTINENTAL CASUALTY COMPANY	0.00%	\$0	\$0	\$4,653	\$8,543	N/A
207	EQUITY MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$20,628	-\$6,433	N/A
208	FIREMANS FUND INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$17	N/A
209	FIREMENS INS CO OF NEWARK NEW JERSEY	0.00%	\$0	\$0	\$0	-\$17	N/A
210	HARTFORD INSURANCE CO OF MIDWEST THE	0.00%	\$0	\$0	\$1,552	\$1,552	N/A
211	MARKEL INSURANCE COMPANY	0.00%	\$0	\$78	\$0	-\$1,395	-1788.46%
212	METROPOLITAN DIRECT PROPERTY AND CASUALTY INS CC	0.00%	\$0	\$0	\$0	-\$19	N/A
213	MICHIGAN MUTUAL INSURANCE COMPANY	0.00%	\$0	\$22	\$0	\$0	0.00%
214	NATIONAL FIRE INS CO OF HARTFORD	0.00%	\$0	\$0	\$0	-\$56	N/A
215	NATIONAL SURETY CORPORATION	0.00%	\$0	\$0	-\$312	-\$276	N/A
216	NIAGARA FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$19	N/A
217	ST PAUL FIRE & MARINE INSURANCE CO	0.00%	\$0	\$0	\$0	-\$1	N/A



1998 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Uninsured Motorist)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
218	STANDARD FIRE INSURANCE COMPANY	0.00%	\$0	\$0	-\$4,000	-\$4,000	N/A
219	UNDERWRITERS INSURANCE COMPANY	0.00%	\$0	\$2,783	\$0	-\$1,378	-49.51%
220	VALLEY FORGE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$1,021	N/A
221	AMERISURE INSURANCE COMPANY	0.00%	-\$215	\$7,138	\$55,640	-\$5,105	-72.36%
	TOTAL	100.00%	\$104,623,476	\$103,197,297	\$55,291,831	\$51,088,850	49.51%

**1998 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Underinsured Motorist)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AMERICAN FAMILY MUTUAL INS CO	55.32%	\$14,518,106	\$14,478,264	\$8,032,298	\$5,464,505	37.74%
2	STATE FARM MUTUAL AUTOMOBILE INS CO	23.92%	\$6,277,697	\$6,228,613	\$3,643,434	\$6,124,302	98.33%
3	AUTOMOBILE CLUB INTER-INS EXCHANGE	2.01%	\$526,387	\$509,751	\$295,750	\$417,750	81.95%
4	FARM BUREAU TOWN & COUNTRY INS CO OF MO	1.84%	\$483,028	\$486,554	\$449,500	\$877,894	180.43%
5	CONTINENTAL INSURANCE COMPANY THE	1.22%	\$319,858	\$192,593	\$75,170	\$13,907,891	7228.90%
6	ALLSTATE INSURANCE COMPANY	1.18%	\$309,515	\$292,337	\$51,744	-\$37,158	-12.71%
7	STATE FARM FIRE AND CASUALTY CO	1.15%	\$300,586	\$295,152	\$95,807	\$100,288	33.98%
8	SHELTER MUTUAL INSURANCE CO	1.04%	\$271,863	\$243,408	\$225,000	\$225,372	92.59%
9	SENTRY INSURANCE A MUTUAL COMPANY	0.90%	\$235,330	\$237,505	\$22,500	\$58,984	24.83%
10	UNITED SERVICES AUTOMOBILE ASSOCIATION	0.89%	\$233,453	\$238,265	\$190,475	\$526,138	220.82%
11	CORNERSTONE NATIONAL INSURANCE COMPANY	0.85%	\$222,866	\$179,446	\$37,500	\$139,021	77.47%
12	HARTFORD UNDERWRITERS INSURANCE CO	0.74%	\$194,016	\$200,049	\$58,650	\$306,650	153.29%
13	NATIONWIDE MUTUAL INSURANCE COMPANY	0.58%	\$151,360	\$153,330	\$6,184	\$5,905	3.85%
14	LIBERTY MUTUAL FIRE INSURANCE CO	0.50%	\$132,349	\$98,095	\$115,000	\$399,563	407.32%
15	USAA CASUALTY INSURANCE COMPANY	0.48%	\$124,816	\$121,964	\$231,500	\$283,057	232.08%
16	GENERAL CASUALTY CO OF ILLINOIS	0.43%	\$113,283	\$75,491	\$657	\$165,435	219.15%
17	AMERICAN MOTORISTS INSURANCE CO	0.38%	\$99,321	\$116,293	\$18,053	\$33,043	28.41%
18	MIDLAND RISK INSURANCE COMPANY	0.32%	\$83,019	\$71,755	\$40,179	\$50,574	70.48%
19	COUNTRY MUTUAL INSURANCE COMPANY	0.31%	\$81,950	\$83,674	\$75,000	\$48,810	58.33%
20	PROGRESSIVE CLASSIC INSURANCE COMPANY	0.31%	\$80,918	\$60,334	\$0	\$13,685	22.68%
21	METROPOLITAN PROPERTY & CASUALTY INS CO	0.30%	\$78,961	\$80,867	\$0	-\$8,822	-10.91%
22	COLUMBIA MUTUAL INSURANCE CO	0.30%	\$77,953	\$73,683	-\$25,000	\$30,922	41.97%
23	GRINNELL MUTUAL REINSURANCE COMPANY	0.27%	\$71,328	\$79,415	\$25,000	\$41,963	52.84%
24	PHOENIX INSURANCE COMPANY THE	0.27%	\$71,168	\$63,008	\$0	\$15,000	23.81%
25	GOVERNMENT EMPLOYEES INSURANCE CO	0.27%	\$70,604	\$69,456	\$0	\$53,100	76.45%
26	TRAVCO INSURANCE COMPANY	0.27%	\$69,820	\$49,332	\$0	\$0	0.00%
27	GEICO GENERAL INS CO	0.26%	\$68,555	\$65,308	\$0	-\$10,250	-15.69%
28	MILLERS MUTUAL INSURANCE ASSOCIATION	0.23%	\$60,889	\$62,630	\$204,000	\$123,279	196.84%
29	DEERBROOK INSURANCE COMPANY	0.23%	\$59,936	\$60,201	\$2,243	\$2,243	3.73%
30	METROPOLITAN GROUP PROP & CAS INS CO	0.23%	\$59,520	\$57,597	\$0	-\$276	-0.48%
31	AMICA MUTUAL INSURANCE COMPANY	0.20%	\$51,201	\$49,576	\$0	\$164,587	331.99%
32	NATIONWIDE MUTUAL FIRE INSURANCE CO	0.19%	\$50,308	\$51,085	\$10,650	\$20,999	41.11%
33	AMEX ASSURANCE COMPANY	0.17%	\$43,321	\$41,600	\$0	\$7,347	17.66%
34	HARTFORD FIRE INSURANCE COMPANY	0.16%	\$43,249	\$34,166	\$0	\$25,000	73.17%
35	TRAVELERS PROPERTY CASUALTY INS CO	0.15%	\$39,256	\$76,655	\$290,000	\$80,000	104.36%
36	CHARTER OAK FIRE INSURANCE CO THE	0.15%	\$38,737	\$33,038	\$0	\$0	0.00%
37	GUIDANT ELITE INSURANCE CO	0.13%	\$33,116	\$30,397	\$53,717	\$135,939	447.21%
38	ALLSTATE INDEMNITY COMPANY	0.12%	\$30,488	\$14,483	\$0	\$0	0.00%
39	PROGRESSIVE NORTHWESTERN INS CO	0.11%	\$28,775	\$41,583	\$0	\$13,294	31.97%
40	PHARMACISTS MUTUAL INSURANCE COMPANY	0.10%	\$26,412	\$24,771	\$0	\$269	1.09%
41	TRAVELERS INDEMNITY CO OF ILLINOIS	0.10%	\$25,442	\$20,786	\$0	\$0	0.00%
42	TRAVELERS INDEMNITY CO OF AMERICA	0.09%	\$24,572	\$18,816	\$0	\$0	0.00%
43	METROPOLITAN CASUALTY INS CO	0.09%	\$23,713	\$24,368	\$0	-\$1,994	-8.18%
44	CITIZENS INS CO OF AMERICA	0.09%	\$23,314	\$28,947	\$0	-\$4,020	-13.89%
45	TRAVELERS INDEMNITY COMPANY	0.09%	\$23,291	\$24,247	\$0	\$4,900	20.21%
46	GUIDANT MUTUAL INSURANCE CO	0.09%	\$22,635	\$20,993	\$0	-\$39,139	-186.44%
47	TIG PREMIER INSURANCE COMPANY	0.08%	\$21,483	\$4,057	\$3,635	\$11,074	272.96%
48	SHELTER GENERAL INS CO	0.08%	\$21,003	\$18,836	\$9,312	\$13,355	70.90%
49	PROGRESSIVE CASUALTY INSURANCE CO	0.07%	\$17,059	\$12,263	\$0	\$2,647	21.59%
50	PROGRESSIVE SPECIALTY INS CO	0.05%	\$13,946	\$2,344	\$0	\$813	34.68%
51	GEICO INDEMNITY COMPANY	0.05%	\$13,570	\$12,977	\$0	\$2,192	16.89%
52	MIC GENERAL INSURANCE CORPORATION	0.05%	\$12,172	\$12,392	\$0	\$0	0.00%
53	GENERAL CASUALTY CO OF WISCONSIN	0.05%	\$11,831	\$24,364	\$0	\$23,126	94.92%
54	HAWKEYE SECURITY INSURANCE COMPANY	0.04%	\$11,565	\$10,385	\$100,000	\$5,411	52.10%
55	TEACHERS INSURANCE COMPANY	0.04%	\$10,533	\$10,378	\$0	-\$2,234	-21.53%

1998 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Underinsured Motorist)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
56	FIDELITY AND CASUALTY CO OF NY	0.04%	\$10,364	\$47,371	\$0	-\$41,605	-87.83%
57	OMNI INSURANCE COMPANY'	0.04%	\$9,552	\$5,819	\$0	\$0	0.00%
58	MASSACHUSETTS BAY INS CO	0.04%	\$9,266	\$11,738	\$0	\$0	0.00%
59	FARMERS UNION CO-OPERATIVE INS CO OF NE	0.03%	\$7,653	\$6,516	\$0	\$10,000	153.47%
60	METROPOLITAN GENERAL INS CO	0.02%	\$6,343	\$6,768	\$0	-\$438	-6.47%
61	AUTO CLUB FAMILY INSURANCE COMPANY	0.02%	\$6,314	\$6,041	\$0	\$0	0.00%
62	LIBERTY INSURANCE CORPORATION	0.02%	\$6,100	\$2,617	\$50,000	\$275,368	10522.28%
63	ARMED FORCES INSURANCE EXCHANGE	0.02%	\$5,386	\$5,201	\$0	\$0	0.00%
64	GEICO CASUALTY COMPANY	0.02%	\$5,344	\$4,697	\$0	\$684	14.56%
65	HORACE MANN INSURANCE COMPANY	0.02%	\$5,113	\$5,374	\$0	-\$2,108	-39.23%
66	HARTFORD CASUALTY INS CO	0.02%	\$4,321	\$3,867	\$0	\$0	0.00%
67	LEADER NATIONAL INSURANCE CO	0.02%	\$4,021	\$3,920	\$17,500	\$17,500	446.43%
68	REGENT INSURANCE COMPANY	0.02%	\$3,952	\$9,265	\$180,000	\$81,198	876.40%
69	UNITED SECURITY INSURANCE COMPANY	0.01%	\$3,809	\$3,719	\$25,000	\$23,912	642.97%
70	GRINNELL SELECT INSURANCE COMPANY	0.01%	\$3,780	\$3,520	\$0	\$0	0.00%
71	AMERICAN AND FOREIGN INSURANCE CO	0.01%	\$3,738	\$3,734	\$0	\$111	2.97%
72	COUNTRY PREFERRED INSURANCE COMPANY	0.01%	\$3,673	\$1,080	\$0	\$321	29.72%
73	NATIONWIDE PROPERTY & CASUALTY INS CO	0.01%	\$3,668	\$3,913	\$3,250	\$1,647	42.09%
74	NATIONAL ALLIANCE INSURANCE CO	0.01%	\$3,120	\$3,079	\$0	\$791	25.69%
75	FOREMOST PROPERTY AND CASUALTY INS CO	0.01%	\$2,309	\$1,168	\$0	\$0	0.00%
76	EAGLE AMERICAN INSURANCE COMPANY	0.01%	\$2,246	\$2,842	\$0	-\$12	-0.42%
77	GUIDANT SPECIALTY MUTUAL INSURANCE CO	0.01%	\$2,094	\$2,105	\$0	-\$12,495	-593.59%
78	GUIDANT AMERICA INSURANCE CO	0.01%	\$1,917	\$1,490	\$0	\$33	2.21%
79	VICTORIA FIRE & CASUALTY COMPANY	0.01%	\$1,720	\$233	\$0	\$0	0.00%
80	FIREMANS FUND INS CO OF MISSOURI	0.01%	\$1,706	\$1,817	\$8,575	\$40,256	2215.52%
81	AMERICAN MODERN HOME INSURANCE CO	0.01%	\$1,704	\$1,412	\$0	\$0	0.00%
82	COUNTRY CASUALTY INS CO	0.01%	\$1,510	\$1,492	\$0	-\$62	-4.16%
83	STATE AUTO NATIONAL INSURANCE COMPANY	0.01%	\$1,497	\$1,168	\$0	\$1,074	91.95%
84	HANOVER INSURANCE COMPANY THE	0.01%	\$1,335	\$1,938	\$0	\$0	0.00%
85	USAA GENERAL INDEMNITY COMPANY	0.00%	\$1,292	\$934	\$0	\$2,069	221.52%
86	INTEGON NATIONAL INSURANCE COMPANY	0.00%	\$1,282	\$1,449	\$0	\$0	0.00%
87	MERASTAR INSURANCE COMPANY	0.00%	\$1,248	\$1,252	\$0	\$0	0.00%
88	HARTFORD ACCIDENT & INDEMNITY CO	0.00%	\$1,073	\$722	\$0	\$0	0.00%
89	AMERICAN SPIRIT INSURANCE COMPANY	0.00%	\$1,072	\$1,230	\$0	-\$1,332	-108.29%
90	AMERICAN BANKERS INS CO OF FLORIDA	0.00%	\$970	\$513	\$0	\$88	17.15%
91	HAULERS INSURANCE COMPANY INC	0.00%	\$950	\$855	\$0	\$0	0.00%
92	AMERICAN PROTECTION INSURANCE CO	0.00%	\$256	\$199	\$0	\$0	0.00%
93	TWIN CITY FIRE INS CO	0.00%	\$199	\$270	\$0	\$0	0.00%
94	UNITED FIRE AND CASUALTY COMPANY	0.00%	\$161	\$1,478	\$59,000	\$57,000	3856.56%
95	TICO INSURANCE COMPANY	0.00%	\$42	\$2	\$0	\$0	0.00%
96	GLENS FALLS INSURANCE COMPANY THE	0.00%	\$19	\$460	\$0	-\$56	-12.17%
97	SAFEGUARD INSURANCE COMPANY	0.00%	\$18	\$18	\$0	\$0	0.00%
98	KANSAS CITY FIRE & MARINE INS CO	0.00%	\$17	\$605	\$0	-\$568	-93.88%
99	AMERICAN ALLIANCE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$779	N/A
100	AMERICAN CASUALTY CO OF READING PA	0.00%	\$0	\$0	\$0	-\$235	N/A
101	AMERICAN HARDWARE MUTUAL INS CO	0.00%	\$0	\$0	\$0	\$15,000	N/A
102	AMERICAN INSURANCE COMPANY THE	0.00%	\$0	\$0	\$0	\$40	N/A
103	AMERICAN NATIONAL FIRE INSURANCE CO	0.00%	\$0	\$0	\$0	-\$214	N/A
104	ASSOCIATED INDEMNITY CORPORATION	0.00%	\$0	\$0	-\$260	\$178	N/A
105	AUTOMOBILE INS CO OF HARTFORD CT	0.00%	\$0	\$14	\$0	\$0	0.00%
106	BOSTON OLD COLONY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$27,928	N/A
107	CALIFORNIA CASUALTY INDEMNITY EXCHANGE	0.00%	\$0	\$0	\$0	\$34,878	N/A
108	CALIFORNIA CASUALTY INSURANCE CO	0.00%	\$0	\$0	\$0	\$67,512	N/A
109	CONTINENTAL CASUALTY COMPANY	0.00%	\$0	\$0	\$2,653	\$5,080	N/A

**1998 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Underinsured Motorist)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
110	FIREMANS FUND INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$15	N/A
111	FIREMENS INS CO OF NEWARK NEW JERSEY	0.00%	\$0	\$0	\$0	-\$6	N/A
112	METROPOLITAN DIRECT PROPERTY AND CASUALTY INS CC	0.00%	\$0	\$0	\$0	-\$11	N/A
113	NATIONAL FIRE INS CO OF HARTFORD	0.00%	\$0	\$0	\$0	-\$25	N/A
114	NATIONAL SURETY CORPORATION	0.00%	\$0	\$0	\$0	\$3	N/A
115	NATIONWIDE GENERAL INSURANCE CO	0.00%	\$0	\$0	\$0	-\$142	N/A
116	NIAGARA FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$7	N/A
117	STANDARD FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$12,000	N/A
118	VALLEY FORGE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$266	N/A
119	WARNER INSURANCE COMPANY	0.00%	-\$2	-\$2	\$0	\$34	-1700.00%
<b>TOTAL</b>		<b>100.00%</b>	<b>\$26,241,599</b>	<b>\$25,831,580</b>	<b>\$14,683,676</b>	<b>\$30,380,951</b>	<b>117.61%</b>

1998 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Accidental Death & Disability/Dismemberment)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	STATE FARM MUTUAL AUTOMOBILE INS CO	24.28%	\$545,439	\$542,333	\$280,000	\$259,068	47.77%
2	SHELTER MUTUAL INSURANCE CO	23.61%	\$530,481	\$539,248	\$238,573	\$238,967	44.31%
3	AMERICAN FAMILY MUTUAL INS CO	16.94%	\$380,471	\$374,501	\$107,500	\$151,672	40.50%
4	UNITED SERVICES AUTOMOBILE ASSOCIATION	15.49%	\$347,952	\$357,381	\$4,037	-\$18,429	-5.16%
5	USAA CASUALTY INSURANCE COMPANY	9.30%	\$208,982	\$205,846	\$12,381	\$1,581	0.77%
6	FARM BUREAU TOWN & COUNTRY INS CO OF MO	3.60%	\$80,971	\$85,030	\$6,000	\$5,473	6.44%
7	AMERICAN STANDARD INS CO OF WISCONSIN	2.42%	\$54,350	\$52,755	\$25,000	\$4,789	9.08%
8	FARMERS INSURANCE COMPANY INC	1.23%	\$27,654	\$27,993	\$0	-\$862	-3.08%
9	STATE FARM FIRE AND CASUALTY CO	0.83%	\$18,721	\$18,546	\$0	-\$38	-0.20%
10	SHELTER GENERAL INS CO	0.49%	\$10,921	\$9,866	\$0	\$0	0.00%
11	AUTOMOBILE CLUB INTER-INS EXCHANGE	0.39%	\$8,804	\$8,714	\$0	-\$5,500	-63.12%
12	AMERICAN NATIONAL PROPERTY & CASUALTY C	0.27%	\$6,137	\$5,660	\$10,000	\$0	0.00%
13	USAA GENERAL INDEMNITY COMPANY	0.23%	\$5,182	\$3,816	\$5,000	\$7,113	186.40%
14	COUNTRY MUTUAL INSURANCE COMPANY	0.17%	\$3,884	\$3,825	\$0	\$0	0.00%
15	DAIRYLAND INSURANCE COMPANY	0.13%	\$2,973	\$2,929	\$0	\$0	0.00%
16	MID CENTURY INSURANCE COMPANY	0.12%	\$2,687	\$2,642	\$0	-\$66	-2.50%
17	NATIONWIDE MUTUAL INSURANCE COMPANY	0.09%	\$2,088	\$2,147	\$0	\$7	0.33%
18	SENTRY INSURANCE A MUTUAL COMPANY	0.08%	\$1,901	\$1,901	\$0	\$0	0.00%
19	GUIDANT ELITE INSURANCE CO	0.08%	\$1,694	\$1,729	\$0	\$0	0.00%
20	GUIDANT MUTUAL INSURANCE CO	0.07%	\$1,497	\$1,558	\$0	\$0	0.00%
21	NATIONWIDE MUTUAL FIRE INSURANCE CO	0.05%	\$1,181	\$1,209	\$0	\$0	0.00%
22	GRINNELL MUTUAL REINSURANCE COMPANY	0.03%	\$597	\$580	\$0	-\$26	-4.48%
23	FARMERS UNION CO-OPERATIVE INS CO OF NE	0.02%	\$542	\$741	\$0	\$0	0.00%
24	AMERICAN NATIONAL GENERAL INS CO	0.02%	\$509	\$453	\$0	\$0	0.00%
25	CINCINNATI INS CO THE	0.01%	\$279	\$284	\$0	\$0	0.00%
26	COUNTRY PREFERRED INSURANCE COMPANY	0.01%	\$202	\$62	\$0	\$0	0.00%
27	GUIDANT SPECIALTY MUTUAL INSURANCE CO	0.00%	\$83	\$89	\$0	\$0	0.00%
28	COUNTRY CASUALTY INS CO	0.00%	\$75	\$75	\$0	\$0	0.00%
29	GRINNELL SELECT INSURANCE COMPANY	0.00%	\$75	\$75	\$0	\$0	0.00%
30	NATIONWIDE PROPERTY & CASUALTY INS CO	0.00%	\$38	\$41	\$0	\$2	4.88%
31	GENERAL CASUALTY CO OF ILLINOIS	0.00%	\$26	\$17	\$0	\$0	0.00%
32	GUIDANT AMERICA INSURANCE CO	0.00%	\$23	\$6	\$0	\$0	0.00%
33	GENERAL CASUALTY CO OF WISCONSIN	0.00%	\$11	\$26	\$0	-\$1	-3.85%
34	REGENT INSURANCE COMPANY	0.00%	\$8	\$8	\$0	-\$1	-12.50%
35	ALLSTATE INSURANCE COMPANY	0.00%	\$0	-\$4	\$0	-\$2,807	70175.00%
36	HARTFORD UNDERWRITERS INSURANCE CO	0.00%	\$0	\$0	\$90,000	\$90,000	N/A
37	LEADER NATIONAL INSURANCE CO	0.00%	\$0	\$0	\$0	-\$2,151	N/A
38	PROGRESSIVE CASUALTY INSURANCE CO	0.00%	\$0	\$0	\$14,406	\$22,787	N/A
39	PROGRESSIVE CLASSIC INSURANCE COMPANY	0.00%	\$0	\$0	\$11,010	\$16,597	N/A
40	PROGRESSIVE NORTHWESTERN INS CO	0.00%	\$0	\$0	\$57,735	\$44,605	N/A
41	PROGRESSIVE SPECIALTY INS CO	0.00%	\$0	\$0	\$5,882	\$11,469	N/A
	TOTAL	100.00%	\$2,246,438	\$2,252,082	\$867,524	\$824,249	36.60%

1998 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Bodily Injury)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	GREAT WEST CASUALTY COMPANY	7.12%	\$11,462,142	\$11,890,015	\$8,004,632	\$9,815,812	82.56%
2	RELIANCE NATIONAL INDEMNITY COMPANY	5.42%	\$8,711,651	\$8,553,402	\$2,260,862	\$9,679,020	113.16%
3	LIBERTY MUTUAL FIRE INSURANCE CO	4.06%	\$6,528,762	\$7,499,050	\$4,158,359	\$9,879,040	131.74%
4	FEDERATED MUTUAL INSURANCE COMPANY	3.34%	\$5,373,486	\$5,594,436	\$2,941,551	\$1,555,372	27.80%
5	CONTINENTAL WESTERN INSURANCE CO	3.13%	\$5,038,239	\$4,702,830	\$3,529,318	\$5,611,026	115.31%
6	STATE FARM MUTUAL AUTOMOBILE INS CO	2.94%	\$4,733,866	\$5,064,134	\$2,339,792	\$1,469,799	29.02%
7	TRAVELERS INDEMNITY CO OF ILLINOIS	2.32%	\$3,738,575	\$3,864,796	\$1,903,586	\$4,755,602	123.05%
8	NORTHLAND INSURANCE COMPANY	2.06%	\$3,309,287	\$3,294,999	\$3,099,581	\$3,191,118	96.85%
9	ST PAUL FIRE & MARINE INSURANCE CO	1.99%	\$3,203,242	\$3,290,600	\$649,464	\$3,965,152	120.50%
10	CINCINNATI INS CO THE	1.94%	\$3,116,708	\$3,078,353	\$1,376,742	\$1,741,207	56.56%
11	EMPLOYERS MUTUAL CASUALTY COMPANY	1.76%	\$2,835,895	\$2,767,577	\$884,590	\$1,177,695	42.55%
12	FARMERS INSURANCE EXCHANGE	1.72%	\$2,772,773	\$2,911,496	\$901,278	\$590,003	20.26%
13	TRANSPORTATION INSURANCE COMPANY	1.61%	\$2,595,316	\$3,595,078	\$2,672,117	\$1,746,015	48.57%
14	TRANSCONTINENTAL INSURANCE COMPANY	1.42%	\$2,286,121	\$1,860,190	\$330,896	\$312,120	16.78%
15	LINCOLN GENERAL INSURANCE CO	1.37%	\$2,197,514	\$2,558,409	\$1,112,135	\$4,719,041	184.45%
16	VANLINER INSURANCE COMPANY	1.34%	\$2,163,324	\$2,139,710	\$1,941,910	\$1,985,057	92.77%
17	EMPLOYERS FIRE INSURANCE COMPANY	1.24%	\$1,988,248	\$1,573,493	\$238,189	\$189,512	12.04%
18	AMERICAN STATES INSURANCE COMPANY	1.16%	\$1,871,259	\$1,872,853	\$5,885,973	\$2,798,128	149.40%
19	TRUCK INSURANCE EXCHANGE	1.15%	\$1,849,240	\$1,766,580	\$2,847,280	\$2,495,432	141.26%
20	UNIVERSAL UNDERWRITERS INS CO	1.15%	\$1,844,208	\$1,840,233	\$872,357	\$451,130	24.51%
21	NATIONWIDE MUTUAL INSURANCE COMPANY	1.13%	\$1,812,250	\$1,801,632	\$1,124,826	\$1,628,448	90.39%
22	AUTO OWNERS INSURANCE CO MUTUAL	1.05%	\$1,694,904	\$1,715,361	\$457,699	-\$129,401	-7.54%
23	ST PAUL MERCURY INSURANCE COMPANY	1.05%	\$1,690,444	\$2,034,178	\$322,417	\$324,000	15.93%
24	COMMERCIAL UNION INSURANCE COMPANY	0.96%	\$1,544,466	\$1,427,592	\$595,091	\$800,576	56.08%
25	FIDELITY AND GUARANTY INSURANCE COMPANY	0.96%	\$1,536,650	\$1,522,402	\$2,266,057	\$2,123,839	139.51%
26	REDLAND INSURANCE COMPANY	0.92%	\$1,487,851	\$1,636,885	\$938,735	\$917,527	56.05%
27	WEST AMERICAN INSURANCE COMPANY	0.89%	\$1,431,559	\$1,496,027	\$483,766	\$47,296	3.16%
28	EMPIRE FIRE AND MARINE INSURANCE CO	0.86%	\$1,389,627	\$1,469,118	\$980,050	\$1,797,206	122.33%
29	LUMBERMENS MUTUAL CASUALTY CO	0.85%	\$1,361,912	\$724,400	\$170,958	\$40,363	5.57%
30	GUARANTY NATIONAL INSURANCE COMPANY	0.83%	\$1,338,816	\$1,436,488	\$352,449	\$1,411,890	98.29%
31	AMERISURE INSURANCE COMPANY	0.81%	\$1,304,501	\$1,314,401	\$420,027	\$499,765	38.02%
32	AMERICAN FAMILY MUTUAL INS CO	0.81%	\$1,297,409	\$1,325,103	\$1,071,342	\$1,074,471	81.09%
33	JOHN DEERE INSURANCE COMPANY	0.80%	\$1,289,305	\$1,382,401	\$1,324,249	\$570,885	41.30%
34	STATE AUTO PROPERTY & CASUALTY INS CO	0.79%	\$1,274,998	\$1,232,762	\$427,568	\$370,550	30.06%
35	CALVERT INSURANCE COMPANY	0.79%	\$1,265,027	\$1,437,046	\$440,955	\$3,196,808	222.46%
36	OAK RIVER INSURANCE COMPANY	0.77%	\$1,238,037	\$1,282,867	\$329,566	\$856,037	66.73%
37	RELIANCE INSURANCE COMPANY	0.76%	\$1,225,884	\$1,119,863	\$610,442	\$1,285,792	114.82%
38	UNITED SECURITY INSURANCE COMPANY	0.72%	\$1,164,150	\$1,105,018	\$472,289	\$642,626	58.16%
39	FIREMANS FUND INSURANCE COMPANY	0.71%	\$1,136,461	\$1,041,218	\$191,219	\$787,068	75.59%
40	PROGRESSIVE NORTHWESTERN INS CO	0.70%	\$1,131,043	\$1,063,791	\$1,288,201	\$1,983,546	186.46%
41	ZURICH INSURANCE COMPANY	0.69%	\$1,116,792	\$908,547	\$214,553	\$23,177	2.55%
42	UNITED FIRE AND CASUALTY COMPANY	0.68%	\$1,100,157	\$1,072,851	\$1,484,354	\$1,541,594	143.69%
43	FIRE AND CASUALTY INS CO OF CONNECTICUT	0.68%	\$1,093,831	\$1,038,158	\$1,071,089	\$2,080,697	200.42%
44	HAWKEYE SECURITY INSURANCE COMPANY	0.66%	\$1,067,963	\$1,093,027	\$477,240	\$364,748	33.37%
45	HARTFORD FIRE INSURANCE COMPANY	0.66%	\$1,058,534	\$1,050,801	\$990,022	\$10,673	1.02%
46	AMERICAN MOTORISTS INSURANCE CO	0.65%	\$1,038,542	\$964,361	\$285,641	\$1,673,651	173.55%
47	LIBERTY MUTUAL INSURANCE COMPANY	0.64%	\$1,034,186	\$864,945	\$473,514	-\$432,237	-49.97%
48	FEDERAL INSURANCE COMPANY	0.64%	\$1,025,090	\$916,479	\$2,571,154	\$1,697,689	185.24%
49	ST PAUL PROPERTY & CASUALTY INS CO	0.62%	\$1,005,087	\$1,309,825	\$306,844	\$622,789	47.55%
50	CONTINENTAL CASUALTY COMPANY	0.62%	\$1,001,663	\$1,260,713	\$6,557,765	\$13,555,021	1075.19%
51	NORTH RIVER INSURANCE COMPANY THE	0.58%	\$930,925	\$831,955	\$486,118	\$732,491	88.04%
52	COLUMBIA MUTUAL INSURANCE CO	0.56%	\$896,783	\$801,365	\$302,577	\$331,272	41.34%
53	LIBERTY INSURANCE CORPORATION	0.54%	\$876,122	\$1,131,496	\$1,460,392	\$2,485,891	219.70%
54	SHELTER GENERAL INS CO	0.51%	\$824,934	\$824,066	\$345,792	\$280,612	34.05%
55	ATHENA ASSURANCE COMPANY	0.50%	\$802,970	\$617,996	\$10,063	\$246,767	39.93%

1998 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Bodily Injury)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
56	BITUMINOUS CASUALTY CORPORATION	0.48%	\$777,414	\$731,708	\$184,573	\$736,722	100.69%
57	HARTFORD CASUALTY INS CO	0.48%	\$773,654	\$669,128	\$599,144	\$419,861	62.75%
58	CHURCH MUTUAL INSURANCE COMPANY	0.48%	\$764,593	\$693,760	\$258,845	\$217,357	31.33%
59	ALLSTATE INSURANCE COMPANY	0.46%	\$734,741	\$628,934	\$1,017,013	\$1,416,559	225.23%
60	AMERICAN AUTOMOBILE INSURANCE CO	0.45%	\$726,239	\$697,480	\$40,000	-\$797,511	-114.34%
61	CAMERON MUTUAL INSURANCE COMPANY	0.45%	\$723,958	\$723,002	\$239,785	\$757,228	104.73%
62	GRINNELL MUTUAL REINSURANCE COMPANY	0.44%	\$706,285	\$624,323	\$369,559	\$470,051	75.29%
63	NORTHERN INSURANCE CO OF NEW YORK	0.43%	\$698,669	\$491,221	\$451,594	\$1,585,183	322.70%
64	NATIONWIDE AGRIBUSINESS INS CO	0.42%	\$670,875	\$803,809	\$1,094,764	\$1,124,103	139.85%
65	ATLANTIC MUTUAL INSURANCE COMPANY	0.42%	\$670,238	\$654,971	\$1,168,749	\$193,073	29.48%
66	UNITED STATES FIDELITY & GUARANTY CO	0.41%	\$662,836	\$1,377,984	\$4,781,338	\$1,722,754	125.02%
67	AMERICAN MANUFACTURERS-MUTUAL INS CO	0.41%	\$662,416	\$799,175	\$100,616	\$560,793	70.17%
68	GENERAL CASUALTY CO OF WISCONSIN	0.41%	\$657,921	\$607,278	\$146,032	\$54,313	8.94%
69	CENTENNIAL INSURANCE COMPANY	0.40%	\$651,510	\$470,401	\$319,736	\$19,756	4.20%
70	NATIONAL INDEMNITY COMPANY	0.40%	\$649,951	\$653,898	\$241,485	\$628,592	96.13%
71	AMERICAN ECONOMY INSURANCE COMPANY	0.39%	\$634,893	\$622,973	\$798,218	\$1,249,896	200.63%
72	UNITED STATES FIRE INSURANCE CO	0.39%	\$632,683	\$865,769	\$141,963	\$424,573	49.04%
73	OHIO CASUALTY INSURANCE COMPANY	0.38%	\$618,804	\$540,421	\$197,463	-\$48,055	-8.89%
74	CAROLINA CASUALTY INSURANCE COMPANY	0.36%	\$573,484	\$449,338	\$494,875	\$278,376	61.95%
75	ROYAL INSURANCE COMPANY OF AMERICA	0.35%	\$559,222	\$574,484	\$120,711	\$133,400	23.22%
76	NOBEL INSURANCE COMPANY	0.35%	\$556,720	\$390,315	\$137,821	\$614,169	157.35%
77	MID CENTURY INSURANCE COMPANY	0.35%	\$555,078	\$494,479	\$99,871	\$268,005	54.20%
78	AMERICAN GUARANTEE & LIABILITY INS CO	0.34%	\$546,996	\$654,841	\$71,200	\$69,876	10.67%
79	NATIONAL SURETY CORPORATION	0.34%	\$543,769	\$631,081	\$704,356	\$574,059	90.96%
80	MICHIGAN MUTUAL INSURANCE COMPANY	0.33%	\$533,827	\$500,813	\$155,196	\$634,960	126.79%
81	RANGER INSURANCE COMPANY	0.33%	\$524,403	\$468,925	\$208,912	\$90,439	19.29%
82	OCCIDENTAL FIRE & CAS CO OF NC	0.32%	\$518,985	\$351,308	\$147,618	\$138,425	39.40%
83	HARCO NATIONAL INSURANCE COMPANY	0.32%	\$515,534	\$462,774	\$548,470	\$214,080	46.26%
84	PENNSYLVANIA GENERAL INSURANCE CO	0.32%	\$514,473	\$476,385	\$322,911	\$337,014	70.74%
85	SHELTER MUTUAL INSURANCE CO	0.31%	\$505,592	\$564,700	\$422,492	\$552,304	97.80%
86	STRATFORD INSURANCE COMPANY	0.31%	\$494,757	\$408,345	\$409,307	\$253,090	61.98%
87	UNITED PACIFIC INSURANCE COMPANY	0.30%	\$483,747	\$570,753	\$22,450	\$363,739	63.73%
88	BITUMINOUS FIRE AND MARINE INS CO	0.30%	\$475,025	\$408,342	\$25,111	\$4,933	1.21%
89	CANAL INSURANCE COMPANY	0.29%	\$472,700	\$487,972	\$888,926	\$309,773	63.48%
90	SECURA INSURANCE A MUTUAL COMPANY	0.28%	\$457,154	\$531,022	\$72,764	\$465,547	87.67%
91	GATEWAY INSURANCE COMPANY	0.28%	\$454,482	\$595,939	\$524,393	\$107,368	18.02%
92	FIDELITY & GUARANTY INS UNDERWRITERS	0.28%	\$451,971	\$527,328	\$96,331	\$34,271	6.50%
93	SAGAMORE INSURANCE COMPANY	0.27%	\$434,285	\$317,499	\$18,500	\$1,096,569	345.38%
94	LEADER NATIONAL INSURANCE CO	0.27%	\$433,077	\$484,520	\$322,178	\$42,322	8.73%
95	ASSURANCE COMPANY OF AMERICA	0.27%	\$427,446	\$350,052	\$139,288	\$230,801	65.93%
96	TRAVELERS INDEMNITY COMPANY	0.26%	\$417,361	\$468,426	-\$331,545	-\$311,061	-66.41%
97	STATE FARM FIRE AND CASUALTY CO	0.26%	\$413,071	\$410,586	\$109,255	\$158,283	38.55%
98	GUIDANT MUTUAL INSURANCE CO	0.25%	\$407,081	\$399,389	\$87,071	-\$62,256	-15.59%
99	GREAT DIVIDE INSURANCE COMPANY	0.25%	\$397,963	\$367,146	\$41,598	-\$71,668	-19.52%
100	WAUSAU BUSINESS INSURANCE COMPANY	0.24%	\$390,235	\$376,878	\$8,099	\$196,834	52.23%
101	WAUSAU UNDERWRITERS INS CO	0.24%	\$390,182	\$383,515	\$330,392	\$415,930	108.45%
102	NORTHFIELD INSURANCE COMPANY	0.24%	\$385,620	\$364,997	\$202,317	\$90,266	24.73%
103	CIGNA INSURANCE COMPANY	0.22%	\$361,059	\$358,342	\$28,828	\$91,339	25.49%
104	REGENT INSURANCE COMPANY	0.22%	\$359,385	\$323,850	\$130,593	\$251,473	77.65%
105	FARM BUREAU TOWN & COUNTRY INS CO OF MO	0.22%	\$358,059	\$333,925	\$341,705	\$188,797	56.54%
106	AMERICAN ALTERNATIVE INS CORP	0.22%	\$353,268	\$378,457	\$54,940	\$214,588	56.70%
107	TIG INSURANCE COMPANY	0.22%	\$348,661	\$436,406	\$1,317,720	\$286,354	65.62%
108	CHRYSLER INSURANCE COMPANY	0.21%	\$335,672	\$337,707	\$193,773	\$2,280,025	675.15%
109	GREAT NORTHERN INSURANCE COMPANY	0.20%	\$325,855	\$369,554	\$42,115	\$330,374	89.40%
110	OLD REPUBLIC INSURANCE COMPANY	0.20%	\$316,045	\$320,605	\$513,424	\$2,883,493	899.39%

1998 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Bodily Injury)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
111	BANKERS STANDARD INSURANCE COMPANY	0.19%	\$308,315	\$286,658	\$37,571	\$17,030	5.94%
112	TRI STATE INSURANCE CO OF MINNESOTA	0.19%	\$307,419	\$283,018	\$48,715	\$1,012,694	357.82%
113	PHOENIX INSURANCE COMPANY THE	0.19%	\$297,981	\$261,352	\$74,022	\$59,744	22.86%
114	FEDERATED RURAL ELECTRIC INS CORP	0.18%	\$295,155	\$297,786	\$76,801	\$54,101	18.17%
115	VALLEY FORGE INSURANCE COMPANY	0.18%	\$292,020	\$247,771	\$1,522,542	\$261,557	105.56%
116	FARMLAND MUTUAL INSURANCE COMPANY	0.17%	\$279,437	\$286,412	\$312,270	\$345,357	120.58%
117	EMPLOYERS INSURANCE OF WAUSAU A MUTUAL	0.16%	\$262,779	\$266,961	\$187,734	\$282,104	105.67%
118	CLARENDON NATIONAL INS CO	0.16%	\$252,551	\$290,964	\$666,580	\$168,930	58.06%
119	ST PAUL GUARDIAN INSURANCE COMPANY	0.16%	\$250,880	\$116,045	\$0	\$38,046	32.79%
120	INTEGON NATIONAL INSURANCE COMPANY	0.15%	\$242,966	\$244,545	\$38,038	\$26,834	10.97%
121	SENTRY INSURANCE A MUTUAL COMPANY	0.15%	\$234,758	\$234,442	\$130,000	-\$183,007	-78.06%
122	PACIFIC EMPLOYERS INSURANCE COMPANY	0.15%	\$233,576	\$299,390	\$0	-\$405,575	-135.47%
123	CITIZENS SECURITY MUTUAL INS CO	0.14%	\$222,996	\$229,483	\$76,550	-\$26,789	-11.67%
124	NORTHWESTERN NATIONAL CASUALTY CO	0.14%	\$222,218	\$173,216	\$190,463	\$226,351	130.68%
125	AMCO INSURANCE COMPANY	0.14%	\$218,833	\$210,557	\$384,047	\$540,773	256.83%
126	ALLSTATE INDEMNITY COMPANY	0.13%	\$215,073	\$194,940	\$59,910	\$283,491	145.42%
127	TRAVELERS CASUALTY AND SURETY CO	0.13%	\$212,588	\$293,042	\$1,385,706	\$688,599	234.98%
128	VALIANT INS CO	0.13%	\$209,563	\$206,903	\$19,183	\$150,186	72.59%
129	TRAVELERS INDEMNITY CO OF AMERICA	0.13%	\$206,336	\$201,177	\$61,613	\$162,460	80.75%
130	CONNECTICUT INDEMNITY COMPANY THE	0.13%	\$205,386	\$197,767	\$27,500	-\$13,500	-6.83%
131	AMERICAN CASUALTY CO OF READING PA	0.13%	\$204,755	\$286,468	\$120,762	-\$53,381	-18.63%
132	AMERICAN INSURANCE COMPANY THE	0.13%	\$203,973	\$287,722	\$380,100	\$149,459	51.95%
133	NATIONAL CASUALTY COMPANY	0.12%	\$197,351	\$189,962	\$341,067	\$431,832	227.33%
134	SECURITY NATIONAL INSURANCE COMPANY	0.12%	\$188,544	\$189,087	\$405,910	\$417,202	220.64%
135	TITAN INDEMNITY COMPANY	0.11%	\$180,289	\$175,604	\$52,618	\$77,369	44.06%
136	GAN NORTH AMERICAN INSURANCE CO	0.11%	\$178,173	\$178,173	\$100,866	\$577,902	324.35%
137	INDEMNITY INSURANCE CO OF NORTH AMERICA	0.11%	\$172,246	\$161,068	\$3,197	\$403,724	250.65%
138	HANOVER INSURANCE COMPANY THE	0.11%	\$171,409	\$182,880	\$20,032	\$0	0.00%
139	LANCER INSURANCE COMPANY	0.11%	\$171,004	\$212,585	\$85,563	\$29,566	13.91%
140	MILLERS MUTUAL INSURANCE ASSOCIATION	0.10%	\$167,994	\$176,253	\$174,500	\$65,873	37.37%
141	FARMERS ALLIANCE MUTUAL INS CO	0.10%	\$166,840	\$173,829	\$81,446	\$111,014	63.86%
142	STATEWIDE INSURANCE COMPANY	0.10%	\$166,420	\$128,739	\$77,906	\$59,479	46.20%
143	INSURANCE COMPANY OF NORTH AMERICA	0.10%	\$156,014	-\$6,501	\$9,555	\$485,590	-7469.47%
144	ARGONAUT GREAT CENTRAL INSURANCE CO	0.09%	\$150,525	\$138,423	\$24,237	\$69,297	50.06%
145	INTERCARGO INSURANCE COMPANY	0.09%	\$149,631	\$58,696	\$0	\$0	0.00%
146	ROYAL INDEMNITY COMPANY	0.09%	\$149,054	\$132,208	\$57,371	\$1,826,911	1381.85%
147	TWIN CITY FIRE INS CO	0.09%	\$142,200	\$185,022	\$94,892	-\$612,207	-330.88%
148	COREGIS INSURANCE COMPANY	0.09%	\$141,439	\$113,886	\$38,125	-\$47,476	-41.69%
149	LEGION INSURANCE COMPANY	0.08%	\$132,146	\$172,518	\$174,513	\$599,992	347.79%
150	BROTHERHOOD MUTUAL INSURANCE CO	0.08%	\$125,882	\$119,793	\$80,543	\$99,680	83.21%
151	FIDELITY AND DEPOSIT CO MARYLAND	0.08%	\$123,391	\$120,420	\$67,814	\$628,989	522.33%
152	NORTHERN ASSURANCE CO OF AMERICA	0.08%	\$121,275	\$108,909	\$7,516	\$12,463	11.44%
153	NATIONAL AMERICAN INSURANCE COMPANY	0.07%	\$114,337	\$64,246	-\$44,894	-\$15,418	-24.00%
154	CIGNA FIRE UNDERWRITERS INS CO	0.07%	\$112,309	\$115,606	\$25,388	\$54,750	47.36%
155	COLORADO CASUALTY INSURANCE COMPANY	0.07%	\$109,036	\$86,223	\$26,480	\$68,391	79.32%
156	AMERICAN NATIONAL FIRE INSURANCE CO	0.07%	\$104,926	\$124,641	\$6,482	\$7,030	5.64%
157	TRUMBULL INSURANCE COMPANY	0.06%	\$102,872	\$62,312	\$13,774	\$80,257	128.80%
158	ZURICH AMERICAN INS CO OF IL	0.06%	\$100,449	\$112,393	\$10,000	\$26,194	23.31%
159	GULF INSURANCE COMPANY	0.06%	\$97,690	\$54,732	\$12,197	-\$5,201	-9.50%
160	CIGNA PROPERTY & CASUALTY INS CO	0.06%	\$89,383	\$75,741	\$4,877	\$21,997	29.04%
161	AMERICAN AND FOREIGN INSURANCE CO	0.05%	\$82,573	\$66,520	\$0	-\$9,001	-13.53%
162	CHARTER OAK FIRE INSURANCE CO THE	0.05%	\$80,148	\$64,871	\$32,411	\$46,304	71.38%
163	GRAIN DEALERS MUTUAL INSURANCE CO	0.05%	\$79,032	\$82,312	\$34,070	\$66,769	81.12%
164	TRINITY UNIVERSAL INS CO OF KANSAS INC	0.04%	\$71,942	\$87,820	\$67,229	\$29,285	33.35%
165	T H E INSURANCE COMPANY	0.04%	\$71,716	\$57,500	\$10,088	-\$10,393	-18.07%



1998 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Bodily Injury)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
166	AGRICULTURAL INSURANCE COMPANY	0.04%	\$70,554	\$77,160	\$907	\$63,177	81.88%
167	AMERICAN STANDARD INS CO OF WISCONSIN	0.04%	\$68,128	\$122,825	\$66,068	\$130,888	106.56%
168	MARYLAND CASUALTY COMPANY	0.04%	\$67,128	\$78,134	\$155,661	\$19,671	25.18%
169	MARKEL INSURANCE COMPANY	0.04%	\$65,615	\$76,085	\$62,370	-\$2,834	-3.72%
170	PENN AMERICA INS CO	0.04%	\$64,852	\$37,934	\$6,404	\$19,491	51.38%
171	MINNESOTA FIRE AND CASUALTY COMPANY	0.04%	\$64,026	\$63,001	\$37,500	\$29,203	46.35%
172	TRANSNORTH INS CO OF AMERICA INC	0.04%	\$63,200	\$59,263	\$2,369	\$38,368	64.74%
173	CITIZENS INS CO OF AMERICA	0.04%	\$62,574	\$106,330	\$343,999	-\$161,613	-151.99%
174	CUMIS INSURANCE SOCIETY INC	0.04%	\$60,057	\$59,501	\$997	\$13,816	23.22%
175	TRAVELERS INDEMNITY CO OF CONNECTICUT	0.04%	\$58,854	\$51,424	\$4,947	\$18,180	35.35%
176	UTICA MUTUAL INSURANCE COMPANY	0.04%	\$58,575	\$51,166	\$849	\$5,867	11.47%
177	REPUBLIC WESTERN INS CO	0.03%	\$55,835	\$57,761	\$9,914	-\$9,046	-15.66%
178	NATIONAL FIRE INS CO OF HARTFORD	0.03%	\$55,391	\$35,095	\$1,006,500	\$972,119	2769.96%
179	FARMERS AND MERCHANTS INSURANCE CO	0.03%	\$54,984	\$86,005	\$31,115	\$28,283	32.89%
180	MASSACHUSETTS BAY INS CO	0.03%	\$54,859	\$83,094	-\$9,154	\$0	0.00%
181	FLORISTS MUTUAL INSURANCE COMPANY	0.03%	\$54,405	\$50,507	\$9,375	\$193,958	384.02%
182	MID-CONTINENT CASUALTY COMPANY	0.03%	\$52,869	\$51,515	\$455	-\$667	-1.29%
183	SUMITOMO MARINE & FIRE INS CO LTD	0.03%	\$52,667	\$42,224	\$75,895	-\$125,285	-296.72%
184	WINDSOR INSURANCE COMPANY	0.03%	\$50,035	\$46,694	\$32,000	\$26,397	56.53%
185	MILLERS MUTUAL FIRE INSURANCE CO THE	0.03%	\$47,905	\$38,244	\$7,517	\$5,125	13.40%
186	SAFECO INSURANCE CO OF AMERICA	0.03%	\$44,819	\$50,991	\$19,663	\$71,045	139.33%
187	ASSOCIATES INSURANCE COMPANY	0.03%	\$43,866	\$44,313	\$600	\$600	1.35%
188	YASUDA FIRE & MARINE INS CO OF AMER TH	0.03%	\$42,989	\$34,031	\$0	\$10,629	31.23%
189	PEAK PROPERTY AND CASUALTY INS CORP	0.03%	\$40,651	\$37,077	\$86,028	-\$23,052	-62.17%
190	TRINITY UNIVERSAL INSURANCE COMPANY	0.02%	\$38,796	\$41,594	\$6,319	\$3,233	7.77%
191	AMERICAN FIRE AND INDEMNITY COMPANY	0.02%	\$38,003	\$36,892	\$28,393	\$204,810	555.16%
192	CONTINENTAL NATIONAL INDEMNITY COMPANY	0.02%	\$36,992	\$55,887	\$21,621	\$29,926	53.55%
193	ATLANTIC INSURANCE COMPANY	0.02%	\$34,500	\$33,051	\$30,600	\$23,122	69.96%
194	GLOBE INDEMNITY COMPANY	0.02%	\$33,123	\$29,192	\$4,746	-\$12,779	-43.78%
195	NN INSURANCE COMPANY	0.02%	\$31,840	\$30,348	\$5,473	-\$3,518	-11.59%
196	GREAT AMERICAN INSURANCE COMPANY	0.02%	\$31,108	\$56,835	\$84,104	\$18,686	32.88%
197	FRONTIER INSURANCE COMPANY	0.02%	\$28,769	\$31,011	\$2,676	\$10,404	33.55%
198	NONPROFITS INS ASSN AN INTERINS EXCH	0.02%	\$28,131	\$25,052	\$7,781	\$14,447	57.67%
199	LUMBERMENS UNDERWRITING ALLIANCE	0.02%	\$25,997	\$8,331	\$0	\$0	0.00%
200	TIG INDEMNITY COMPANY	0.01%	\$23,956	\$22,369	\$5,897	\$9,398	42.01%
201	FIREMANS FUND INS CO OF WISCONSIN	0.01%	\$23,775	\$19,602	\$0	-\$37,534	-191.48%
202	ACCELERATION NATIONAL INS CO	0.01%	\$23,538	\$47,110	\$0	\$144,355	306.42%
203	CONTINENTAL INSURANCE COMPANY THE	0.01%	\$23,234	\$23,312	\$364,421	-\$1,612,225	-6915.86%
204	NATIONAL FARMERS UNION STANDARD INS CO	0.01%	\$23,200	\$27,993	\$13,725	\$13,723	49.02%
205	AMERICAN EMPLOYERS INSURANCE CO	0.01%	\$22,801	\$25,995	\$365,000	-\$2,107	-8.11%
206	AMERICAN INDEMNITY COMPANY	0.01%	\$22,487	\$21,108	\$1,036	\$1,036	4.91%
207	HARTFORD UNDERWRITERS INSURANCE CO	0.01%	\$18,965	\$22,194	\$38,831	-\$9,870	-44.47%
208	GENERAL INSURANCE CO OF AMERICA	0.01%	\$18,739	\$16,360	\$6,222	-\$18,988	-116.06%
209	HAULERS INSURANCE COMPANY INC	0.01%	\$17,829	\$8,158	\$2,378	\$3,728	45.70%
210	SAFEGUARD INSURANCE COMPANY	0.01%	\$17,014	\$5,598	\$0	\$1,698	30.33%
211	SOUTHERN INSURANCE COMPANY	0.01%	\$14,666	\$5,483	\$0	\$494	9.01%
212	NORTHBROOK PROPERTY & CASUALTY INS CO	0.01%	\$13,270	\$889	\$6,472	-\$244,894	-27547.13%
213	PACIFIC INDEMNITY COMPANY	0.01%	\$11,913	\$7,451	\$0	\$306	4.11%
214	HARTFORD ACCIDENT & INDEMNITY CO	0.01%	\$11,655	\$4,912	\$57	\$14,011	285.24%
215	PROGRESSIVE CASUALTY INSURANCE CO	0.01%	\$11,640	\$13,249	\$74,950	\$207,394	1565.36%
216	VIGILANT INSURANCE COMPANY	0.01%	\$11,543	\$10,450	\$0	\$833	7.97%
217	PROPERTY & CASUALTY INS CO OF HARTFORD	0.01%	\$11,462	\$5,316	\$0	\$788	14.82%
218	INTERSTATE INDEMNITY COMPANY	0.01%	\$11,124	\$11,660	\$0	-\$2,540	-21.78%
219	ULIGO CASUALTY COMPANY	0.01%	\$9,502	\$7,746	\$4,566	\$11,679	150.77%
220	VANGUARD INSURANCE COMPANY	0.00%	\$7,584	\$7,243	\$0	\$1,752	24.19%

1998 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Bodily Injury)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
221	SECURITY INSURANCE CO OF HARTFORD	0.00%	\$4,921	\$1,819	\$131	\$131	7.20%
222	NATIONAL FARMERS UNION PRO & CAS CO	0.00%	\$4,845	\$3,625	\$0	\$58	1.60%
223	NORTH AMERICAN SPECIALTY INS CO	0.00%	\$4,842	\$4,144	\$0	-\$88,438	-2134.12%
224	NORTHBROOK NATIONAL INS CO	0.00%	\$4,365	\$6,571	\$281,500	\$308,306	4691.92%
225	AXA GLOBAL RISKS US INSURANCE CO	0.00%	\$3,720	\$26,142	\$996,964	\$1,658,572	6344.47%
226	WESTFIELD INSURANCE COMPANY	0.00%	\$3,542	\$3,503	\$0	\$166	4.74%
227	FIRST NATIONAL INS CO OF AMERICA	0.00%	\$3,101	\$5,010	\$7,308	-\$14,973	-298.86%
228	GENERAL CASUALTY CO OF ILLINOIS	0.00%	\$2,861	\$2,728	\$0	\$94	3.45%
229	INTERNATIONAL INDEMNITY COMPANY	0.00%	\$1,873	\$2,018	-\$28	\$3,205	158.82%
230	AMERICAN ALLIANCE INSURANCE COMPANY	0.00%	\$1,709	\$2,393	\$3,314	-\$11,589	-484.29%
231	ST PAUL INSURANCE CO OF ILLINOIS THE	0.00%	\$1,675	\$7,682	\$0	-\$2,509	-32.66%
232	EVEREST NATIONAL INSURANCE COMPANY	0.00%	\$1,655	\$186	\$0	\$98	52.69%
233	NIAGARA FIRE INSURANCE COMPANY	0.00%	\$1,407	\$1,407	\$17,000	-\$31,213	-2218.41%
234	MOTORS INSURANCE CORPORATION	0.00%	\$1,365	\$1,598	\$830	-\$888	-55.57%
235	AMICA MUTUAL INSURANCE COMPANY	0.00%	\$1,362	\$1,364	\$4	\$8	0.59%
236	CAPITAL CITY INSURANCE COMPANY INC	0.00%	\$1,242	\$1,175	\$551	\$551	46.89%
237	NATIONWIDE MUTUAL FIRE INSURANCE CO	0.00%	\$1,208	\$845	\$0	\$2,493	295.03%
238	PENNSYLVANIA NATIONAL MUTUAL CAS INS CO	0.00%	\$1,133	\$1,729	\$9	-\$430	-24.87%
239	SCOTTSDALE INDEMNITY COMPANY	0.00%	\$1,078	\$788	\$0	\$113	14.34%
240	AMERICAN PROTECTION INSURANCE CO	0.00%	\$1,048	\$1,488	\$0	\$1,172	78.76%
241	CAMDEN FIRE INSURANCE ASSOCIATION	0.00%	\$897	\$328	\$0	-\$3	-0.91%
242	AUTOMOBILE CLUB INTER-INS EXCHANGE	0.00%	\$895	\$937	\$321	\$207	22.09%
243	MIDWESTERN INSURANCE COMPANY	0.00%	\$879	\$1,071	\$2,574	\$2,592	242.02%
244	UNITED SERVICES AUTOMOBILE ASSOCIATION	0.00%	\$753	\$883	\$380	-\$89	-10.08%
245	STATE AUTOMOBILE MUTUAL INS CO	0.00%	\$706	\$606	\$0	-\$107	-17.66%
246	CREDIT GENERAL INS CO	0.00%	\$631	\$631	\$0	\$0	0.00%
247	TRAVELERS COMMERCIAL INSURANCE COMPANY	0.00%	\$266	\$7,230	\$11,355	-\$4,228	-58.48%
248	K-M INSURANCE COMPANY	0.00%	\$175	\$175	\$0	\$0	0.00%
249	GULF UNDERWRITERS INSURANCE COMPANY	0.00%	\$138	\$58	\$0	\$0	0.00%
250	ECONOMY PREFERRED INSURANCE COMPANY	0.00%	\$81	\$2,152	\$10,000	-\$1,095	-50.88%
251	NORTHBROOK INDEMNITY CO	0.00%	\$65	\$186	\$0	-\$4,415	-2373.66%
252	GOVERNMENT EMPLOYEES INSURANCE CO	0.00%	\$59	\$72	\$32	-\$17	-23.61%
253	GEICO INDEMNITY COMPANY	0.00%	\$45	\$11	\$39	-\$10	-90.91%
254	GEICO GENERAL INS CO	0.00%	\$22	\$14	\$10	\$8	57.14%
255	ALPHA PROPERTY & CASUALTY INSURANCE CO	0.00%	\$0	\$25,774	\$0	\$0	0.00%
256	AMERICAN ZURICH INSURANCE COMPANY	0.00%	\$0	\$2,145	\$0	-\$10,290	-479.72%
257	AUTOMOBILE INS CO OF HARTFORD CT	0.00%	\$0	\$0	\$0	\$47	N/A
258	BOSTON OLD COLONY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$42,361	N/A
259	CASUALTY INDEMNITY EXCHANGE	0.00%	\$0	\$0	\$0	-\$70,000	N/A
260	CENTURY INDEMNITY COMPANY	0.00%	\$0	\$0	\$36,795	-\$114,466	N/A
261	CHICAGO INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$1,204	N/A
262	COLUMBIA INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$10	N/A
263	DAIRYLAND INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$42	N/A
264	EQUITY MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$340,709	N/A
265	FIRST AMERICAN INSURANCE COMPANY	0.00%	\$0	\$0	\$226,500	\$236,424	N/A
266	GLENS FALLS INSURANCE COMPANY THE	0.00%	\$0	\$0	\$0	-\$364	N/A
267	INTERNATIONAL BUS & MERCANTILE REASSUR	0.00%	\$0	\$0	\$0	\$0	N/A
268	INTERNATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$163,301	N/A
269	LMI INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$65	N/A
270	MIC PROPERTY AND CASUALTY INS CORP	0.00%	\$0	\$0	\$360	-\$28,481	N/A
271	MICHIGAN MILLERS MUTUAL INS CO	0.00%	\$0	\$0	\$0	\$0	N/A
272	MIDLAND RISK INSURANCE COMPANY	0.00%	\$0	\$0	\$1,920	-\$4,136	N/A
273	NATIONAL CONTINENTAL INS CO	0.00%	\$0	\$0	\$110,000	\$118,073	N/A
274	NATIONAL UNION FIRE INS CO OF PITTSBURG	0.00%	\$0	\$0	\$257	-\$9,834	N/A
275	NATIONWIDE PROPERTY & CASUALTY INS CO	0.00%	\$0	\$177	\$132,500	-\$244,051	-137881.92%

1998 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Bodily Injury)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
276	NEW ENGLAND INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$3,255	N/A
277	PROGRESSIVE SPECIALTY INS CO	0.00%	\$0	\$0	\$0	-\$1	N/A
278	PROTECTIVE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$21,629	N/A
279	PRUDENTIAL GENERAL INS CO	0.00%	\$0	\$0	\$12,895	-\$12,509	N/A
280	REPUBLIC INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$121	N/A
281	STANDARD FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$33,896	N/A
282	TIG PREMIER INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$3,206	N/A
283	TRAVELERS CASUALTY COMPANY OF CONNECTICUT	0.00%	\$0	\$2	\$0	-\$236	-11800.00%
284	VALLEY NATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
285	YORK INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$84	N/A
286	AMERICAN HARDWARE MUTUAL INS CO	0.00%	-\$5	-\$5	-\$38	-\$38	760.00%
287	ECONOMY FIRE & CASUALTY COMPANY	0.00%	-\$17	\$2,686	\$142	\$96,110	3578.18%
288	NATIONAL LIABILITY & FIRE INS CO	0.00%	-\$43	\$1,008	-\$4	-\$588	-58.33%
289	FARMINGTON CASUALTY COMPANY	0.00%	-\$433	\$17,053	\$50,200	-\$10,570	-61.98%
290	VIRGINIA SURETY COMPANY INC	0.00%	-\$498	-\$1	\$0	\$57	-5700.00%
291	PROVIDENCE WASHINGTON INSURANCE CO	0.00%	-\$619	\$91	\$32,251	\$762	837.36%
292	RELIANCE NATIONAL INSURANCE COMPANY	0.00%	-\$1,031	-\$593	\$0	-\$431	72.68%
293	TRAVELERS CASUALTY AND SURETY CO OF IL	0.00%	-\$1,769	\$41,212	\$103,148	\$96,329	233.74%
294	HOUSTON GENERAL INS CO	0.00%	-\$3,529	\$2,164	\$200,000	-\$554,700	-25633.09%
295	TRAVELERS CASUALTY AND SURETY CO OF AMERICA	0.00%	-\$5,769	\$29,002	\$680,398	\$46,314	159.69%
296	FIDELITY AND CASUALTY CO OF NY	-0.01%	-\$10,857	-\$10,857	\$1,580	-\$622,535	5733.95%
297	GAN NATIONAL INSURANCE COMPANY	-0.01%	-\$13,340	\$24,646	-\$3,254	\$66,287	268.96%
298	HARTFORD INSURANCE CO OF MIDWEST THE	-0.01%	-\$18,093	\$12,288	\$0	\$0	0.00%
299	ASSOCIATED INDEMNITY CORPORATION	-0.01%	-\$23,666	\$10,061	\$114,748	-\$4,848	-48.19%
	TOTAL	100.00%	\$160,873,340	\$162,673,882	\$114,386,298	\$148,472,115	91.27%

**1998 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Property Damage)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AMERICAN STATES INSURANCE COMPANY	11.11%	\$7,351,381	\$7,335,944	\$1,664,905	\$2,118,048	28.87%
2	NATIONAL UNION FIRE INS CO OF PITTSBURG	7.34%	\$4,854,641	\$6,658,356	\$3,082,689	\$2,218,224	33.31%
3	RELiance NATIONAL INDEMNITY COMPANY	5.56%	\$3,675,737	\$3,609,172	\$1,750,999	\$4,105,437	113.75%
4	STATE FARM MUTUAL AUTOMOBILE INS CO	4.83%	\$3,196,764	\$3,371,796	\$2,523,036	\$1,430,547	42.43%
5	LIBERTY MUTUAL FIRE INSURANCE CO	4.49%	\$2,970,114	\$3,293,127	\$3,062,541	\$3,217,558	97.71%
6	AMERICAN ECONOMY INSURANCE COMPANY	3.84%	\$2,539,571	\$2,491,890	\$1,127,911	\$1,357,166	54.46%
7	TRAVELERS INDEMNITY CO OF ILLINOIS	3.31%	\$2,190,721	\$2,179,412	\$1,343,781	\$1,508,035	69.19%
8	AMERICAN FAMILY MUTUAL INS CO	3.11%	\$2,055,069	\$2,098,936	\$808,564	\$1,701,629	81.07%
9	NATIONAL CASUALTY COMPANY	3.05%	\$2,016,696	\$2,084,846	\$1,776,908	\$272,369	13.06%
10	NORTHLAND INSURANCE COMPANY	2.51%	\$1,661,254	\$1,653,549	\$1,685,057	\$159,845	9.67%
11	TRANSPORTATION INSURANCE COMPANY	2.38%	\$1,577,520	\$1,394,113	\$632,771	\$910,076	65.28%
12	PENNSYLVANIA GENERAL INSURANCE CO	2.37%	\$1,568,507	\$1,387,399	\$326,696	\$1,106,178	79.73%
13	TRANSCONTINENTAL INSURANCE COMPANY	2.33%	\$1,541,501	\$1,255,970	\$613,148	\$718,482	57.21%
14	VANLINER INSURANCE COMPANY	2.18%	\$1,442,216	\$1,426,473	\$1,294,607	\$1,323,372	92.77%
15	HARTFORD FIRE INSURANCE COMPANY	1.72%	\$1,138,145	\$1,122,155	\$354,283	\$36,806	3.28%
16	INTERNATIONAL BUS & MERCANTILE REASSUR	1.48%	\$982,141	\$1,057,236	\$1,242,538	\$946,841	89.56%
17	AUTO OWNERS INSURANCE CO MUTUAL	1.34%	\$888,674	\$899,219	\$491,877	\$454,421	50.54%
18	HARTFORD CASUALTY INS CO	1.31%	\$867,001	\$761,706	\$337,453	\$317,662	41.70%
19	UNITED FIRE AND CASUALTY COMPANY	1.25%	\$829,335	\$808,733	\$418,039	\$384,152	47.50%
20	FEDERAL INSURANCE COMPANY	1.11%	\$734,189	\$652,005	\$370,099	\$653,541	100.24%
21	EVERGREEN NATIONAL INDEMNITY COMPANY	1.08%	\$713,453	\$364,744	\$187,265	\$628,862	172.41%
22	POTOMAC INSURANCE CO OF ILLINOIS	1.02%	\$675,903	\$669,604	\$251,158	\$293,561	43.84%
23	CONTINENTAL CASUALTY COMPANY	0.99%	\$656,652	\$866,760	\$490,375	\$2,138,139	246.68%
24	REDLAND INSURANCE COMPANY	0.98%	\$646,892	\$711,689	\$408,145	\$398,925	56.05%
25	LIBERTY MUTUAL INSURANCE COMPANY	0.89%	\$589,919	\$644,518	\$163,049	\$152,087	23.60%
26	GUARANTY NATIONAL INSURANCE COMPANY	0.87%	\$574,108	\$615,383	\$298,776	\$625,465	101.64%
27	EMPIRE FIRE AND MARINE INSURANCE CO	0.83%	\$550,726	\$584,985	\$341,038	\$228,798	39.11%
28	CALVERT INSURANCE COMPANY	0.81%	\$538,389	\$573,569	\$324,135	\$329,336	57.42%
29	NORTH RIVER INSURANCE COMPANY THE	0.80%	\$528,280	\$450,607	\$348,221	\$384,938	85.43%
30	CHRYSLER INSURANCE COMPANY	0.77%	\$506,336	\$509,406	\$292,292	\$3,420,038	671.38%
31	ALLSTATE INSURANCE COMPANY	0.74%	\$492,460	\$421,775	\$294,191	\$347,875	82.48%
32	PROGRESSIVE NORTHWESTERN INS CO	0.73%	\$484,877	\$455,891	\$288,277	\$308,764	67.73%
33	RELiance INSURANCE COMPANY	0.73%	\$480,928	\$440,153	\$327,588	\$247,281	56.18%
34	LUMBERMENS MUTUAL CASUALTY CO	0.69%	\$453,971	\$241,467	\$74,735	\$82,806	34.29%
35	SHELTER GENERAL INS CO	0.67%	\$444,049	\$443,608	\$488,468	\$396,394	89.36%
36	LIBERTY INSURANCE CORPORATION	0.66%	\$434,635	\$491,171	\$381,449	\$471,853	96.07%
37	GENERAL CASUALTY CO OF WISCONSIN	0.66%	\$433,834	\$399,932	\$126,270	\$167,233	41.82%
38	CAMERON MUTUAL INSURANCE COMPANY	0.65%	\$430,597	\$434,158	\$284,399	\$245,705	56.59%
39	JOHN DEERE INSURANCE COMPANY	0.57%	\$380,253	\$425,520	\$402,655	\$444,754	104.52%
40	NATIONAL INDEMNITY COMPANY	0.55%	\$362,362	\$364,868	\$165,348	\$167,912	46.02%
41	HARCO NATIONAL INSURANCE COMPANY	0.54%	\$358,252	\$321,588	\$381,140	\$148,767	46.26%
42	AMERICAN MOTORISTS INSURANCE CO	0.52%	\$347,215	\$322,414	\$203,064	\$211,073	65.47%
43	NORTHERN INSURANCE CO OF NEW YORK	0.50%	\$333,109	\$234,203	\$191,949	\$148,297	63.32%
44	COMMERCE AND INDUSTRY INSURANCE CO	0.49%	\$325,555	\$367,612	\$151,546	\$193,314	52.59%
45	CANAL INSURANCE COMPANY	0.49%	\$322,316	\$323,584	\$107,319	\$183,238	56.63%
46	NEW HAMPSHIRE INSURANCE COMPANY	0.45%	\$299,722	\$389,111	\$154,840	\$64,552	16.59%
47	STATE FARM FIRE AND CASUALTY CO	0.43%	\$281,775	\$279,645	\$94,098	\$82,043	29.34%
48	OCCIDENTAL FIRE & CAS CO OF NC	0.41%	\$268,479	\$196,168	\$86,717	\$101,467	51.72%
49	SHELTER MUTUAL INSURANCE CO	0.40%	\$266,125	\$262,307	\$139,728	\$182,660	69.64%
50	GATEWAY INSURANCE COMPANY	0.39%	\$254,948	\$334,301	\$170,106	\$114,684	34.31%
51	EVEREST NATIONAL INSURANCE COMPANY	0.38%	\$250,077	\$224,491	\$371,764	-\$270,273	-120.39%
52	TRAVELERS INDEMNITY COMPANY	0.37%	\$242,420	\$213,115	\$161,374	\$107,806	50.59%
53	NOBEL INSURANCE COMPANY	0.36%	\$238,594	\$167,278	\$59,066	\$263,215	157.35%
54	REGENT INSURANCE COMPANY	0.36%	\$236,569	\$213,312	\$165,779	\$143,875	67.45%
55	TWIN CITY FIRE INS CO	0.34%	\$226,878	\$237,061	\$82,597	-\$139,393	-58.80%

1998 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Property Damage)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
56	SAGAMORE INSURANCE COMPANY	0.34%	\$226,530	\$165,611	\$74,903	\$94,909	57.31%
57	COLUMBIA MUTUAL INSURANCE CO	0.34%	\$223,085	\$199,125	\$75,092	\$82,830	41.60%
58	AMERICAN MANUFACTURERS MUTUAL INS CO	0.34%	\$222,395	\$268,309	\$213,480	\$243,280	90.67%
59	FARM BUREAU TOWN & COUNTRY INS CO OF MO	0.33%	\$216,183	\$218,262	\$135,158	\$140,992	64.60%
60	INSURANCE CO OF THE STATE OF PA	0.32%	\$213,741	\$318,330	\$68,956	\$290,944	91.40%
61	NORTHFIELD INSURANCE COMPANY	0.31%	\$207,612	\$196,514	\$109,623	\$46,967	23.90%
62	UNITED PACIFIC INSURANCE COMPANY	0.31%	\$207,277	\$244,554	\$112,734	\$204,815	83.75%
63	AMERICAN ALTERNATIVE INS CORP	0.31%	\$207,197	\$223,019	\$30,843	\$120,470	54.02%
64	ASSURANCE COMPANY OF AMERICA	0.31%	\$203,796	\$166,896	\$131,725	\$123,675	74.10%
65	GREAT NORTHERN INSURANCE COMPANY	0.30%	\$200,023	\$242,891	\$107,609	\$100,910	41.55%
66	SECURA INSURANCE A MUTUAL COMPANY	0.30%	\$196,019	\$168,571	\$152,128	\$159,144	94.41%
67	PHOENIX INSURANCE COMPANY THE	0.28%	\$186,513	\$164,679	\$96,174	\$105,973	64.35%
68	STRATFORD INSURANCE COMPANY	0.28%	\$182,128	\$150,319	\$126,838	\$93,167	61.98%
69	ELECTRIC INSURANCE COMPANY	0.27%	\$178,020	\$178,019	\$34,270	\$44,290	24.88%
70	VALLEY FORGE INSURANCE COMPANY	0.27%	\$176,827	\$148,404	\$57,592	\$64,892	43.73%
71	TOKIO MARINE AND FIRE INS CO LTD (US BR	0.26%	\$172,779	\$160,031	\$15,937	\$56,206	35.12%
72	GENESIS INSURANCE COMPANY	0.26%	\$172,334	\$153,884	\$0	\$96,000	62.38%
73	SAFECO INSURANCE CO OF AMERICA	0.25%	\$162,699	\$192,130	\$72,460	\$284,546	148.10%
74	SENTRY INSURANCE A MUTUAL COMPANY	0.24%	\$156,334	\$155,646	\$18,543	\$46,855	30.10%
75	ROYAL INSURANCE COMPANY OF AMERICA	0.23%	\$154,740	\$174,852	\$98,773	\$90,742	51.90%
76	TRAVELERS INDEMNITY CO OF AMERICA	0.23%	\$149,052	\$135,722	\$62,972	\$35,915	26.46%
77	RLI INSURANCE COMPANY	0.22%	\$147,177	\$109,017	\$0	\$4,980	4.57%
78	UNITED STATES FIRE INSURANCE CO	0.22%	\$143,034	\$168,685	\$320,747	\$314,605	186.50%
79	ALLSTATE INDEMNITY COMPANY	0.22%	\$142,558	\$129,430	\$112,650	\$124,352	96.08%
80	PACIFIC EMPLOYERS INSURANCE COMPANY	0.21%	\$137,179	\$48,738	\$0	\$-218,387	-448.08%
81	GRANITE STATE INSURANCE COMPANY	0.20%	\$133,258	\$109,420	\$36,331	\$103,654	94.73%
82	AMERICAN CASUALTY CO OF READING PA	0.20%	\$129,670	\$183,078	\$84,149	\$129,996	71.01%
83	GENERAL INSURANCE CO OF AMERICA	0.18%	\$116,018	\$94,855	\$24,887	\$-75,079	-79.15%
84	TRAVELERS CASUALTY AND SURETY CO	0.17%	\$113,725	\$168,889	\$-1,673	\$-127,788	-75.66%
85	GRINNELL MUTUAL REINSURANCE COMPANY	0.16%	\$108,478	\$150,310	\$214,616	\$223,176	148.48%
86	OLD REPUBLIC INSURANCE COMPANY	0.16%	\$107,201	\$110,039	\$15,439	\$55,158	50.13%
87	TRUMBULL INSURANCE COMPANY	0.16%	\$105,146	\$75,771	\$16,749	\$97,592	128.80%
88	TIG INSURANCE COMPANY	0.16%	\$103,983	\$133,231	\$392,990	\$85,401	64.10%
89	ILLINOIS NATIONAL INSURANCE COMPANY	0.16%	\$102,779	\$100,580	\$49,801	\$3,372	3.35%
90	AMERICAN MODERN HOME INSURANCE CO	0.15%	\$102,054	\$121,025	\$51,396	\$81,337	67.21%
91	VALIANT INS CO	0.15%	\$99,915	\$98,646	\$57,890	\$95,415	96.72%
92	INTEGON NATIONAL INSURANCE COMPANY	0.14%	\$95,797	\$96,419	\$37,761	\$26,640	27.63%
93	FEDERATED RURAL ELECTRIC INS CORP	0.14%	\$94,004	\$91,864	\$64,364	\$75,468	82.15%
94	NATIONAL AMERICAN INSURANCE COMPANY	0.14%	\$93,548	\$52,565	\$25,336	\$34,906	66.41%
95	LEGION INSURANCE COMPANY	0.13%	\$88,097	\$115,012	\$121,352	\$126,391	109.89%
96	CHURCH MUTUAL INSURANCE COMPANY	0.13%	\$84,955	\$77,084	\$28,761	\$24,151	31.33%
97	LEADER NATIONAL INSURANCE CO	0.12%	\$82,187	\$114,534	\$78,239	\$41,729	36.43%
98	VESTA FIRE INSURANCE CORP	0.12%	\$77,349	\$70,151	\$60,856	\$-11,210	-15.98%
99	ROYAL INDEMNITY COMPANY	0.11%	\$75,613	\$62,291	\$8,822	\$-9,721	-15.61%
100	AMCO INSURANCE COMPANY	0.10%	\$67,038	\$64,484	\$50,948	\$71,724	111.23%
101	NATIONAL INTERSTATE INSURANCE COMPANY	0.10%	\$65,039	\$72,016	\$20,966	\$-62,132	-86.28%
102	CHARTER OAK FIRE INSURANCE CO THE	0.09%	\$60,872	\$48,642	\$53,403	\$42,128	86.61%
103	AMERICAN STANDARD INS CO OF WISCONSIN	0.08%	\$51,395	\$92,658	\$72,648	\$68,186	73.59%
104	TRAVELERS INDEMNITY CO OF CONNECTICUT	0.07%	\$44,506	\$39,060	\$11,078	\$7,319	18.74%
105	AMERICAN AND FOREIGN INSURANCE CO	0.06%	\$42,886	\$35,986	\$32,701	\$36,310	100.90%
106	SCOTTSDALE INDEMNITY COMPANY	0.06%	\$41,406	\$34,957	\$1,422	\$6,912	19.77%
107	OAK RIVER INSURANCE COMPANY	0.06%	\$40,300	\$37,132	\$11,180	\$18,406	49.57%
108	REPUBLIC WESTERN INS CO	0.06%	\$37,224	\$38,506	\$6,610	\$-6,031	-15.66%
109	NATIONAL FIRE INS CO OF HARTFORD	0.05%	\$35,634	\$25,753	\$3,831	\$18,666	72.48%
110	AMERICAN HOME ASSURANCE COMPANY	0.05%	\$34,641	\$22,509	\$-30,220	\$-29,606	-131.53%

1998 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Property Damage)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
111	FARMERS AND MERCHANTS INSURANCE CO	0.05%	\$33,276	\$45,529	\$53,093	\$23,803	52.28%
112	MINNESOTA FIRE AND CASUALTY COMPANY	0.05%	\$32,013	\$31,501	\$0	\$0	0.00%
113	MARYLAND CASUALTY COMPANY	0.05%	\$32,005	\$37,253	\$36,023	\$21,241	57.02%
114	LANCER INSURANCE COMPANY	0.05%	\$30,177	\$37,515	\$15,099	\$5,218	13.91%
115	CLARENDON NATIONAL INS CO	0.04%	\$29,711	\$34,231	\$78,421	\$19,899	58.13%
116	YASUDA FIRE & MARINE INS CO OF AMER TH	0.04%	\$28,108	\$21,818	\$0	\$5,723	26.23%
117	SAVERS PROPERTY & CASUALTY INS CO	0.04%	\$27,972	\$27,560	\$42,414	\$42,088	152.71%
118	FLORISTS MUTUAL INSURANCE COMPANY	0.04%	\$25,151	\$24,782	\$23,655	\$22,283	89.92%
119	WINDSOR INSURANCE COMPANY	0.04%	\$24,866	\$23,072	\$2,899	\$4,604	19.95%
120	AMERICAN INTERNATIONAL SOUTH INS CO	0.03%	\$20,506	\$13,540	\$188,121	-\$59,074	-436.29%
121	INDEMNITY INSURANCE CO OF NORTH AMERICA	0.03%	\$20,029	\$18,729	\$1,349	\$225,811	1205.68%
122	TRI STATE INSURANCE CO OF MINNESOTA	0.03%	\$19,821	\$17,715	\$20,047	\$38,570	217.73%
123	COLORADO CASUALTY INSURANCE COMPANY	0.03%	\$19,816	\$15,677	\$0	\$12,434	79.31%
124	HARTFORD UNDERWRITERS INSURANCE CO	0.03%	\$19,562	\$22,888	\$193	\$193	0.84%
125	FIREMANS FUND INSURANCE COMPANY	0.03%	\$19,086	\$21,610	\$178,749	\$119,926	554.96%
126	PEAK PROPERTY AND CASUALTY INS CORP	0.03%	\$19,062	\$17,390	\$1,919	\$171,514	986.28%
127	ASSOCIATES INSURANCE COMPANY	0.03%	\$18,800	\$20,043	\$3,713	-\$4,492	-22.41%
128	GREAT DIVIDE INSURANCE COMPANY	0.03%	\$17,665	\$11,634	\$74,581	\$12,132	104.28%
129	FIRST NATIONAL INS CO OF AMERICA	0.02%	\$16,387	\$24,597	\$29,234	-\$59,125	-240.37%
130	ACCELERATION NATIONAL INS CO	0.02%	\$15,692	\$31,407	\$6,090	\$102,326	325.81%
131	SOUTHERN INSURANCE COMPANY	0.02%	\$14,668	\$5,483	\$0	\$494	9.01%
132	HIGHLANDS INSURANCE COMPANY	0.02%	\$12,352	\$7,696	\$0	\$23,135	300.61%
133	HARTFORD ACCIDENT & INDEMNITY CO	0.02%	\$11,912	\$5,018	\$1,413	\$3,285	65.46%
134	AMERICAN GUARANTEE & LIABILITY INS CO	0.02%	\$11,726	\$12,987	\$54,305	\$66,227	509.95%
135	PROPERTY & CASUALTY INS CO OF HARTFORD	0.02%	\$11,716	\$5,436	\$0	\$806	14.83%
136	HAULERS INSURANCE COMPANY INC	0.02%	\$10,235	\$4,683	\$1,365	\$2,140	45.70%
137	CONNECTICUT INDEMNITY COMPANY THE	0.01%	\$9,824	\$6,944	\$31,371	\$34,866	502.10%
138	SAFEGUARD INSURANCE COMPANY	0.01%	\$9,512	\$3,117	\$257	\$4,237	135.93%
139	FARMERS INSURANCE EXCHANGE	0.01%	\$8,702	\$12,041	\$665,226	\$616,009	5115.93%
140	VIGILANT INSURANCE COMPANY	0.01%	\$8,501	\$7,627	\$0	\$614	8.05%
141	ST PAUL FIRE & MARINE INSURANCE CO	0.01%	\$8,263	\$10,842	\$441,118	\$382,583	3528.71%
142	TIG INDEMNITY COMPANY	0.01%	\$7,985	\$7,457	\$1,965	\$3,133	42.01%
143	PACIFIC INDEMNITY COMPANY	0.01%	\$7,842	\$4,991	\$868	\$1,103	22.10%
144	LUMBERMENS UNDERWRITING ALLIANCE	0.01%	\$7,107	\$2,694	\$2,241	\$2,241	83.18%
145	BROTHERHOOD MUTUAL INSURANCE CO	0.01%	\$6,805	\$6,399	\$9,022	\$28,022	437.91%
146	GREENWICH INSURANCE COMPANY	0.01%	\$6,374	\$3,731	\$0	\$2,045	54.81%
147	UNITED STATES FIDELITY & GUARANTY CO	0.01%	\$6,281	\$9,610	\$458,913	\$534,725	5564.26%
148	VANGUARD INSURANCE COMPANY	0.01%	\$5,056	\$4,804	\$406	\$1,565	32.58%
149	ULICO CASUALTY COMPANY	0.01%	\$4,072	\$3,318	\$1,957	\$5,006	150.87%
150	GLOBE INDEMNITY COMPANY	0.01%	\$3,590	\$4,095	\$1,534	-\$835	-20.39%
151	COMMERCIAL UNION INSURANCE COMPANY	0.00%	\$2,989	\$4,503	\$261,252	-\$232,563	-5164.62%
152	NORTHBROOK NATIONAL INS CO	0.00%	\$2,858	\$4,066	\$2,803	-\$8,436	-207.48%
153	CAMDEN FIRE INSURANCE ASSOCIATION	0.00%	\$2,770	\$1,778	\$473	\$550	30.93%
154	NATIONWIDE MUTUAL INSURANCE COMPANY	0.00%	\$2,649	\$5,487	\$1,942	-\$4,297	-78.31%
155	WESTCHESTER FIRE INSURANCE COMPANY	0.00%	\$2,298	\$1,436	\$0	-\$634,229	-44166.36%
156	NORTHWESTERN NATIONAL CASUALTY CO	0.00%	\$2,063	\$29,567	\$19,158	\$11,952	40.42%
157	GENERAL CASUALTY CO OF ILLINOIS	0.00%	\$1,913	\$1,819	\$0	\$64	3.52%
158	BITUMINOUS FIRE AND MARINE INS CO	0.00%	\$1,899	\$1,632	\$45,459	\$39,583	2425.43%
159	BITUMINOUS CASUALTY CORPORATION	0.00%	\$1,038	\$977	\$142,904	\$158,729	16246.57%
160	NIAGARA FIRE INSURANCE COMPANY	0.00%	\$948	\$948	\$0	\$0	0.00%
161	MIDWESTERN INSURANCE COMPANY	0.00%	\$854	\$1,143	\$8,334	\$8,379	733.07%
162	HAWKEYE SECURITY INSURANCE COMPANY	0.00%	\$811	\$823	\$416,615	\$413,342	50223.82%
163	CAROLINA CASUALTY INSURANCE COMPANY	0.00%	\$766	\$508	\$15,057	\$8,471	1667.52%
164	AMICA MUTUAL INSURANCE COMPANY	0.00%	\$732	\$734	\$4	\$7	0.95%
165	AMERICAN AUTOMOBILE INSURANCE CO	0.00%	\$540	\$293	\$265,447	\$412,536	140797.27%

1998 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Property Damage)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
166	MOTORS INSURANCE CORPORATION	0.00%	\$508	\$750	\$323	-\$109	-14.53%
167	EMPLOYERS INSURANCE OF WAUSAU A MUTUAL	0.00%	\$471	\$939	\$94,282	\$106,892	11383.60%
168	FIRE AND CASUALTY INS CO OF CONNECTICUT	0.00%	\$410	\$245	\$161,978	\$128,674	52520.00%
169	CINCINNATI INS CO THE	0.00%	\$403	\$376	\$3,976	\$4,109	1092.82%
170	MILLERS MUTUAL INSURANCE ASSOCIATION	0.00%	\$365	\$404	\$351	\$126	31.19%
171	AUTOMOBILE CLUB INTER-INS EXCHANGE	0.00%	\$359	\$442	\$194	\$65	14.71%
172	AMERICAN PROTECTION INSURANCE CO	0.00%	\$349	\$496	\$0	\$0	0.00%
173	UNITED SERVICES AUTOMOBILE ASSOCIATION	0.00%	\$282	\$416	\$173	-\$37	-8.89%
174	GREAT AMERICAN INSURANCE COMPANY	0.00%	\$261	\$567	\$238	-\$343	-60.49%
175	UNITED SECURITY INSURANCE COMPANY	0.00%	\$254	\$240	\$352,438	\$363,360	151400.00%
176	CONTINENTAL INSURANCE COMPANY THE	0.00%	\$227	\$269	\$777	-\$1,723	-640.52%
177	GRAIN DEALERS MUTUAL INSURANCE CO	0.00%	\$176	\$176	\$17	\$34	19.32%
178	TRAVELERS COMMERCIAL INSURANCE COMPANY	0.00%	\$144	\$3,893	\$2,789	\$2,789	71.64%
179	CREDIT GENERAL INS CO	0.00%	\$89	\$89	\$0	\$0	0.00%
180	K-M INSURANCE COMPANY	0.00%	\$75	\$75	\$0	\$0	0.00%
181	DIAMOND STATE INSURANCE COMPANY	0.00%	\$34	\$34	\$0	\$0	0.00%
182	NORTHBROOK INDEMNITY CO	0.00%	\$22	\$105	\$357	-\$1,619	-1541.90%
183	GOVERNMENT EMPLOYEES INSURANCE CO	0.00%	\$21	\$33	\$13	-\$7	-21.21%
184	GEICO INDEMNITY COMPANY	0.00%	\$15	\$5	\$19	-\$1	-20.00%
185	GEICO GENERAL INS CO	0.00%	\$9	\$7	\$6	\$3	42.86%
186	ALLIANZ INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$1,248	N/A
187	ALLIANZ UNDERWRITERS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$74,296	N/A
188	AMERICAN EMPLOYERS INSURANCE CO	0.00%	\$0	\$0	\$1,492	\$6,492	N/A
189	AMERICAN INSURANCE COMPANY THE	0.00%	\$0	\$0	\$151,359	\$29,689	N/A
190	AMERICAN ZURICH INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$1,502	N/A
191	AMERISURE INSURANCE COMPANY	0.00%	\$0	\$0	\$345,787	\$311,821	N/A
192	ARGONAUT INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$149	N/A
193	ARGONAUT MIDWEST INSURANCE COMPANY	0.00%	\$0	\$370	\$0	-\$37,025	-10006.76%
194	ASSOCIATED INDEMNITY CORPORATION	0.00%	\$0	\$0	\$17,811	\$12,234	N/A
195	ATHENA ASSURANCE COMPANY	0.00%	\$0	\$0	\$78,479	\$97,787	N/A
196	ATLANTIC MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$172,224	\$142,488	N/A
197	AUTOMOBILE INS CO OF HARTFORD CT	0.00%	\$0	\$0	\$0	-\$11	N/A
198	BANKERS STANDARD INSURANCE COMPANY	0.00%	\$0	\$0	\$3,757	\$1,702	N/A
199	BIRMINGHAM FIRE INS CO OF PA	0.00%	\$0	\$0	\$0	\$155	N/A
200	CENTENNIAL INSURANCE COMPANY	0.00%	\$0	\$0	\$115,094	\$10,700	N/A
201	CIGNA FIRE UNDERWRITERS INS CO	0.00%	\$0	\$0	\$11,283	\$24,333	N/A
202	CIGNA INSURANCE COMPANY	0.00%	\$0	\$0	\$32,104	\$3,263	N/A
203	CITIZENS SECURITY MUTUAL INS CO	0.00%	\$0	\$0	\$43,712	\$38,350	N/A
204	DAIRYLAND INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$10	N/A
205	ECONOMY PREFERRED INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$1,357	N/A
206	EMPLOYERS FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$324,093	\$315,093	N/A
207	FARMERS ALLIANCE MUTUAL INS CO	0.00%	\$0	\$0	\$0	\$413	N/A
208	FEDERATED MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$834,854	\$873,350	N/A
209	FIDELITY & GUARANTY INS UNDERWRITERS	0.00%	\$0	\$0	\$113,295	\$91,974	N/A
210	FIDELITY AND GUARANTY INSURANCE COMPANY	0.00%	\$0	\$0	\$399,081	\$348,769	N/A
211	FIREMANS FUND INS CO OF WISCONSIN	0.00%	\$0	\$0	\$1,659	\$1,659	N/A
212	FIRST AMERICAN INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$4,400	N/A
213	GUIDANT MUTUAL INSURANCE CO	0.00%	\$0	\$0	\$80,939	\$123,235	N/A
214	INTERNATIONAL INDEMNITY COMPANY	0.00%	\$0	\$0	-\$151	-\$151	N/A
215	INTERNATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$17,129	N/A
216	LMI INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$4	N/A
217	MIC PROPERTY AND CASUALTY INS CORP	0.00%	\$0	\$0	\$0	-\$602	N/A
218	MICHIGAN MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$153,226	\$138,486	N/A
219	MID CENTURY INSURANCE COMPANY	0.00%	\$0	\$0	\$159,872	\$160,818	N/A
220	MIDLAND RISK INSURANCE COMPANY	0.00%	\$0	\$0	\$2,880	-\$2,757	N/A

1998 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Property Damage)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
221	NATIONAL CONTINENTAL INS CO	0.00%	\$0	\$0	\$0	\$2,545	N/A
222	NATIONAL SURETY CORPORATION	0.00%	\$0	\$0	\$279,806	\$341,949	N/A
223	NATIONWIDE MUTUAL FIRE INSURANCE CO	0.00%	\$0	\$0	\$0	-\$527	N/A
224	NATIONWIDE PROPERTY & CASUALTY INS CO	0.00%	\$0	\$136	\$0	-\$1,999	-1469.85%
225	NORTHERN ASSURANCE CO OF AMERICA	0.00%	\$0	\$0	\$37,708	\$37,708	N/A
226	OHIO CASUALTY INSURANCE COMPANY	0.00%	\$0	\$0	\$209,157	\$238,666	N/A
227	PLAINS INSURANCE COMPANY	0.00%	\$0	\$3,553	\$0	-\$1,716	-48.30%
228	PROGRESSIVE CASUALTY INSURANCE CO	0.00%	\$0	\$0	\$1,817	\$1,636	N/A
229	PRUDENTIAL COMMERCIAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$8	N/A
230	RANGER INSURANCE COMPANY	0.00%	\$0	\$0	\$152,941	\$22,978	N/A
231	ST PAUL GUARDIAN INSURANCE COMPANY	0.00%	\$0	\$0	\$11,769	\$15,445	N/A
232	ST PAUL MERCURY INSURANCE COMPANY	0.00%	\$0	-\$6	\$503,506	-\$9,080	151333.33%
233	ST PAUL PROPERTY & CASUALTY INS CO	0.00%	\$0	\$0	\$319,279	\$340,425	N/A
234	STANDARD FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$3,100	N/A
235	TRAVELERS CASUALTY COMPANY OF CONNECTICUT	0.00%	\$0	\$1	\$0	\$0	0.00%
236	TRUCK INSURANCE EXCHANGE	0.00%	\$0	\$0	\$469,010	\$561,419	N/A
237	UTICA MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
238	WAUSAU BUSINESS INSURANCE COMPANY	0.00%	\$0	\$0	\$93,561	\$114,372	N/A
239	WAUSAU UNDERWRITERS INS CO	0.00%	\$0	\$0	\$75,363	\$85,012	N/A
240	WEST AMERICAN INSURANCE COMPANY	0.00%	\$0	\$0	\$557,638	\$524,007	N/A
241	ZURICH AMERICAN INS CO OF IL	0.00%	\$0	\$0	\$134,194	\$134,610	N/A
242	NATIONAL LIABILITY & FIRE INS CO	0.00%	-\$21	\$297	-\$11	-\$16	-5.39%
243	ECONOMY FIRE & CASUALTY COMPANY	0.00%	-\$45	\$95	\$2,557	-\$9,455	-9952.63%
244	FARMINGTON CASUALTY COMPANY	0.00%	-\$233	\$9,182	\$4,170	\$3,530	38.44%
245	NN INSURANCE COMPANY	0.00%	-\$685	\$7,030	\$778	\$778	11.07%
246	GREAT WEST CASUALTY COMPANY	0.00%	-\$750	-\$546	\$2,811,010	\$2,090,726	-382916.85%
247	TRAVELERS CASUALTY AND SURETY CO OF IL	0.00%	-\$961	\$22,252	\$18,859	\$10,854	48.78%
248	NORTHBROOK PROPERTY & CASUALTY INS CO	0.00%	-\$1,075	\$1,609	\$8,809	-\$11,925	-741.14%
249	HOUSTON GENERAL INS CO	0.00%	-\$2,015	\$1,096	\$9,202	-\$6,223	-567.79%
250	UNIVERSAL UNDERWRITERS INS CO	0.00%	-\$2,494	-\$2,494	\$329,425	\$319,961	-12829.23%
251	FIDELITY AND CASUALTY CO OF NY	-0.01%	-\$5,346	-\$5,346	-\$554	-\$1,040	19.45%
252	HARTFORD INSURANCE CO OF MIDWEST THE	-0.03%	-\$18,493	\$12,561	\$2,652	\$9,599	76.42%
253	AIU INSURANCE COMPANY	-0.13%	-\$87,599	-\$87,585	\$7,449	-\$3,387	3.87%
254	ZURICH INSURANCE COMPANY	-0.21%	-\$136,744	-\$139,785	\$191,913	\$185,398	-132.63%
TOTAL		100.00%	\$66,147,154	\$67,272,299	\$50,698,461	\$52,642,800	78.25%



1998 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Medical Payments)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	STATE FARM MUTUAL AUTOMOBILE INS CO	15.03%	\$777,677	\$795,378	\$160,555	\$122,642	15.42%
2	UNITED STATES FIDELITY & GUARANTY CO	10.70%	\$553,802	\$506,925	\$7,243	\$384,594	75.87%
3	AMERICAN STATES INSURANCE COMPANY	4.88%	\$252,317	\$236,959	\$65,083	\$66,786	28.18%
4	TRAVELERS INDEMNITY CO OF ILLINOIS	3.64%	\$188,227	\$188,585	\$15,435	\$20,024	10.62%
5	HARTFORD FIRE INSURANCE COMPANY	3.28%	\$169,983	\$167,595	\$5,707	\$172	0.10%
6	CINCINNATI INS CO THE	2.88%	\$148,991	\$148,097	\$14,766	\$13,995	9.45%
7	HARTFORD CASUALTY INS CO	2.50%	\$129,487	\$113,761	\$10,593	\$10,593	9.31%
8	UNIVERSAL UNDERWRITERS INS CO	2.46%	\$127,183	\$127,183	\$32,968	-\$7,858	-6.18%
9	AMERICAN ECONOMY INSURANCE COMPANY	2.27%	\$117,217	\$111,985	\$21,876	\$28,041	25.04%
10	FEDERATED MUTUAL INSURANCE COMPANY	2.16%	\$111,704	\$116,297	\$51,070	\$79,314	68.20%
11	CAMERON MUTUAL INSURANCE COMPANY	2.03%	\$105,246	\$106,347	\$27,919	\$36,288	34.12%
12	SHELTER MUTUAL INSURANCE CO	1.89%	\$97,613	\$97,032	\$13,747	\$17,971	18.52%
13	CONTINENTAL WESTERN INSURANCE CO	1.77%	\$91,371	\$85,011	\$16,458	\$12,075	14.20%
14	ZURICH INSURANCE COMPANY	1.73%	\$89,344	\$90,555	\$100	\$100	0.11%
15	CHRYSLER INSURANCE COMPANY	1.64%	\$84,861	\$85,375	\$48,987	\$506,672	593.47%
16	AMERICAN FAMILY MUTUAL INS CO	1.56%	\$80,806	\$82,856	\$56,769	\$73,921	89.22%
17	GRINNELL MUTUAL REINSURANCE COMPANY	1.45%	\$75,150	\$72,559	\$9,944	\$15,026	20.71%
18	AUTO OWNERS INSURANCE CO MUTUAL	1.34%	\$69,326	\$69,509	\$39,515	\$38,797	55.82%
19	BROTHERHOOD MUTUAL INSURANCE CO	1.33%	\$69,053	\$65,706	\$23,239	\$23,253	35.39%
20	FARMERS INSURANCE EXCHANGE	1.33%	\$68,911	\$72,820	\$37,525	\$36,552	50.20%
21	STATE AUTO PROPERTY & CASUALTY INS CO	1.25%	\$64,912	\$62,755	\$5,290	\$3,914	6.24%
22	AMERICAN GUARANTEE & LIABILITY INS CO	1.20%	\$62,235	\$64,925	\$495	\$2,995	4.61%
23	UNITED FIRE AND CASUALTY COMPANY	1.12%	\$57,858	\$55,154	\$21,474	\$23,155	41.98%
24	ALLSTATE INSURANCE COMPANY	1.10%	\$56,769	\$47,769	\$30,244	\$41,025	85.88%
25	COLUMBIA MUTUAL INSURANCE CO	1.02%	\$52,687	\$50,245	\$23,419	\$27,041	53.82%
26	FARM BUREAU TOWN & COUNTRY INS CO OF MO	0.92%	\$47,585	\$44,720	\$21,282	\$24,444	54.66%
27	LIBERTY INSURANCE CORPORATION	0.91%	\$47,268	\$64,239	\$17,535	\$26,997	42.03%
28	AMERISURE INSURANCE COMPANY	0.90%	\$46,393	\$40,285	\$487	\$487	1.21%
29	WEST AMERICAN INSURANCE COMPANY	0.86%	\$44,403	\$47,319	\$16,880	\$13,685	28.92%
30	FEDERAL INSURANCE COMPANY	0.84%	\$43,351	\$46,837	\$11,282	\$2,792	5.96%
31	EMPLOYERS MUTUAL CASUALTY COMPANY	0.83%	\$42,799	\$37,678	\$6,905	\$6,954	18.46%
32	TRUCK INSURANCE EXCHANGE	0.81%	\$41,906	\$40,486	\$10,344	\$10,421	25.74%
33	PROGRESSIVE NORTHWESTERN INS CO	0.80%	\$41,590	\$38,440	\$3,976	\$4,311	11.21%
34	ST PAUL PROPERTY & CASUALTY INS CO	0.74%	\$38,185	\$61,973	\$42,768	-\$10,654	-17.19%
35	ST PAUL FIRE & MARINE INSURANCE CO	0.73%	\$37,557	\$39,804	\$5,327	\$10,202	25.63%
36	STATE FARM FIRE AND CASUALTY CO	0.71%	\$36,643	\$36,444	\$14,331	\$14,478	39.73%
37	ST PAUL MERCURY INSURANCE COMPANY	0.67%	\$34,501	\$39,996	\$5,201	-\$9,179	-22.95%
38	TWIN CITY FIRE INS CO	0.65%	\$33,884	\$35,405	\$0	\$0	0.00%
39	HAWKEYE SECURITY INSURANCE COMPANY	0.64%	\$33,328	\$35,228	\$4,749	\$4,452	12.64%
40	UNITED SECURITY INSURANCE COMPANY	0.64%	\$33,106	\$31,631	\$2,708	\$15,081	47.68%
41	RELIANCE INSURANCE COMPANY	0.62%	\$32,080	\$29,529	\$12,221	\$32,484	110.01%
42	SHELTER GENERAL INS CO	0.62%	\$31,831	\$31,527	\$150	\$122	0.39%
43	FIDELITY AND GUARANTY INSURANCE COMPANY	0.59%	\$30,713	\$28,931	\$2,369	\$11,753	40.62%
44	MILLERS MUTUAL INSURANCE ASSOCIATION	0.59%	\$30,549	\$32,900	\$767	\$291	0.88%
45	GUIDANT MUTUAL INSURANCE CO	0.54%	\$27,985	\$27,321	-\$528	\$26,188	95.85%
46	LIBERTY MUTUAL FIRE INSURANCE CO	0.50%	\$26,025	\$34,093	\$1,620	-\$8,335	-24.45%
47	GENERAL CASUALTY CO OF WISCONSIN	0.49%	\$25,459	\$20,278	\$1,715	\$1,230	6.07%
48	ROYAL INSURANCE COMPANY OF AMERICA	0.46%	\$24,016	\$24,671	\$0	\$0	0.00%
49	GREAT NORTHERN INSURANCE COMPANY	0.45%	\$23,262	\$19,386	\$0	\$903	4.66%
50	GUARANTY NATIONAL INSURANCE COMPANY	0.40%	\$20,515	\$17,444	\$2,336	\$14,010	80.31%
51	JOHN DEERE INSURANCE COMPANY	0.39%	\$20,228	\$21,266	\$0	\$0	0.00%
52	SECURA INSURANCE A MUTUAL COMPANY	0.38%	\$19,869	\$16,101	\$0	-\$996	-6.19%
53	NATIONAL INDEMNITY COMPANY	0.36%	\$18,820	\$17,047	\$7,171	\$9,079	53.26%
54	BITUMINOUS FIRE AND MARINE INS CO	0.32%	\$16,475	\$14,162	\$7,000	\$5,536	39.09%
55	EMPIRE FIRE AND MARINE INSURANCE CO	0.31%	\$16,298	\$13,802	\$3,462	\$7,724	55.96%

1998 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Medical Payments)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
56	MID CENTURY INSURANCE COMPANY	0.31%	\$16,257	\$14,224	\$44,055	\$43,676	307.06%
57	OHIO CASUALTY INSURANCE COMPANY	0.31%	\$16,205	\$14,186	\$27	\$5,416	38.18%
58	TRUMBULL INSURANCE COMPANY	0.30%	\$15,704	\$11,316	\$2,501	\$14,575	128.80%
59	ALLSTATE INDEMNITY COMPANY	0.29%	\$15,007	\$13,699	\$11,162	\$11,101	81.04%
60	NORTHLAND INSURANCE COMPANY	0.28%	\$14,646	\$14,851	\$0	\$333	2.24%
61	FIDELITY & GUARANTY INS UNDERWRITERS	0.26%	\$13,671	\$14,854	\$1,660	\$8,029	54.05%
62	MICHIGAN MUTUAL INSURANCE COMPANY	0.26%	\$13,316	\$12,076	\$1,276	\$1,276	10.57%
63	BANKERS STANDARD INSURANCE COMPANY	0.25%	\$12,982	\$12,070	\$939	\$425	3.52%
64	SAGAMORE INSURANCE COMPANY	0.24%	\$12,476	\$7,478	\$0	\$1,390	18.59%
65	BITUMINOUS CASUALTY CORPORATION	0.24%	\$12,171	\$11,455	\$3,092	\$4,621	40.34%
66	TRANSCONTINENTAL INSURANCE COMPANY	0.23%	\$11,935	\$2,206	\$0	\$0	0.00%
67	NATIONAL CASUALTY COMPANY	0.22%	\$11,433	\$9,695	\$5,000	\$2,284	23.56%
68	CIGNA INSURANCE COMPANY	0.22%	\$11,283	\$11,199	\$656	\$2,174	19.41%
69	TRANSPORTATION INSURANCE COMPANY	0.20%	\$10,429	\$1,379	\$0	\$0	0.00%
70	AMERICAN ALTERNATIVE INS CORP	0.20%	\$10,329	\$13,516	\$1,928	\$7,529	55.70%
71	REGENT INSURANCE COMPANY	0.20%	\$10,329	\$9,704	\$2,834	\$4,414	45.49%
72	CITIZENS SECURITY MUTUAL INS CO	0.20%	\$10,311	\$10,527	\$0	\$424	4.03%
73	RANGER INSURANCE COMPANY	0.18%	\$9,439	\$8,488	\$0	\$0	0.00%
74	PHOENIX INSURANCE COMPANY THE	0.17%	\$9,011	\$7,988	\$0	\$0	0.00%
75	NORTHFIELD INSURANCE COMPANY	0.17%	\$8,697	\$10,623	\$2,783	\$53,039	499.28%
76	ST PAUL GUARDIAN INSURANCE COMPANY	0.17%	\$8,571	\$3,727	\$0	\$1,101	29.54%
77	WAUSAU BUSINESS INSURANCE COMPANY	0.16%	\$8,290	\$9,430	\$0	\$0	0.00%
78	NORTHERN INSURANCE CO OF NEW YORK	0.15%	\$7,898	\$5,553	\$16,175	\$16,175	291.28%
79	NORTHWESTERN NATIONAL CASUALTY CO	0.15%	\$7,894	\$5,648	\$6,211	\$7,381	130.68%
80	LEADER NATIONAL INSURANCE CO	0.14%	\$7,430	\$7,938	\$500	\$500	6.30%
81	INTEGON NATIONAL INSURANCE COMPANY	0.14%	\$7,331	\$7,379	\$0	\$0	0.00%
82	OLD REPUBLIC INSURANCE COMPANY	0.14%	\$7,127	\$8,436	\$0	\$0	0.00%
83	TRAVELERS INDEMNITY COMPANY	0.13%	\$6,956	\$8,249	\$32,098	\$38,436	465.95%
84	WAUSAU UNDERWRITERS INS CO	0.13%	\$6,653	\$5,855	\$0	\$0	0.00%
85	TRI STATE INSURANCE CO OF MINNESOTA	0.13%	\$6,563	\$4,321	\$0	\$0	0.00%
86	NATIONAL AMERICAN INSURANCE COMPANY	0.12%	\$6,442	\$3,881	\$1,940	\$3,303	85.11%
87	ROYAL INDEMNITY COMPANY	0.12%	\$6,401	\$5,678	\$0	\$0	0.00%
88	SAFECO INSURANCE CO OF AMERICA	0.12%	\$6,347	\$7,537	\$4,102	\$4,170	55.33%
89	EMPLOYERS INSURANCE OF WAUSAU A MUTUAL	0.12%	\$6,184	\$8,160	-\$53	-\$53	-0.65%
90	INDEMNITY INSURANCE CO OF NORTH AMERICA	0.12%	\$6,009	\$5,619	\$50	\$6,843	121.78%
91	FARMERS ALLIANCE MUTUAL INS CO	0.11%	\$5,723	\$5,700	\$56	\$1,193	20.93%
92	TRAVELERS INDEMNITY CO OF CONNECTICUT	0.10%	\$4,926	\$4,737	\$0	\$0	0.00%
93	AMERICAN MODERN HOME INSURANCE CO	0.09%	\$4,833	\$5,882	\$0	\$0	0.00%
94	ASSURANCE COMPANY OF AMERICA	0.09%	\$4,832	\$3,957	\$0	\$0	0.00%
95	CHARTER OAK FIRE INSURANCE CO THE	0.09%	\$4,831	\$3,438	\$0	\$0	0.00%
96	WINDSOR INSURANCE COMPANY	0.09%	\$4,829	\$4,420	\$0	\$0	0.00%
97	TIG INSURANCE COMPANY	0.09%	\$4,816	\$6,511	\$18,201	\$3,955	60.74%
98	COLORADO CASUALTY INSURANCE COMPANY	0.09%	\$4,702	\$3,360	\$0	\$2,669	79.43%
99	TRAVELERS INDEMNITY CO OF AMERICA	0.09%	\$4,680	\$5,149	\$0	\$3,000	58.26%
100	SENTRY INSURANCE A MUTUAL COMPANY	0.09%	\$4,543	\$4,593	\$5,000	\$3,875	84.37%
101	AMERICAN NATIONAL FIRE INSURANCE CO	0.09%	\$4,438	\$3,420	\$0	\$865	25.29%
102	GENERAL INSURANCE CO OF AMERICA	0.08%	\$4,322	\$2,880	\$1,167	-\$123	-4.27%
103	UNITED PACIFIC INSURANCE COMPANY	0.08%	\$4,050	\$4,637	\$8,433	\$13,745	296.42%
104	LIBERTY MUTUAL INSURANCE COMPANY	0.08%	\$3,979	\$2,192	\$0	\$0	0.00%
105	ARGONAUT GREAT CENTRAL INSURANCE CO	0.08%	\$3,972	\$2,977	\$0	\$1,490	50.05%
106	HANOVER INSURANCE COMPANY THE	0.08%	\$3,936	\$3,152	\$0	\$0	0.00%
107	ATLANTIC INSURANCE COMPANY	0.07%	\$3,645	\$1,908	\$0	\$0	0.00%
108	AMERICAN STANDARD INS CO OF WISCONSIN	0.07%	\$3,572	\$6,775	\$0	-\$80	-1.18%
109	AMERICAN AND FOREIGN INSURANCE CO	0.07%	\$3,546	\$2,857	\$0	\$0	0.00%
110	STRATFORD INSURANCE COMPANY	0.07%	\$3,543	\$2,924	\$1,000	\$1,812	61.97%

1998 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Medical Payments)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
111	CIGNA FIRE UNDERWRITERS INS CO	0.07%	\$3,510	\$3,613	\$403	\$869	24.05%
112	TITAN INDEMNITY COMPANY	0.06%	\$3,132	\$2,937	\$0	-\$162	-5.52%
113	MINNESOTA FIRE AND CASUALTY COMPANY	0.06%	\$3,098	\$3,048	\$480	\$374	12.27%
114	HARTFORD UNDERWRITERS INSURANCE CO	0.06%	\$2,922	\$3,418	\$0	\$0	0.00%
115	GREAT WEST CASUALTY COMPANY	0.06%	\$2,847	\$3,409	\$8,183	\$16,508	484.25%
116	CENTENNIAL INSURANCE COMPANY	0.05%	\$2,800	\$2,819	\$5,000	\$4,898	173.75%
117	SUMITOMO MARINE & FIRE INS CO LTD	0.05%	\$2,701	\$2,121	\$0	-\$61	-2.88%
118	GREAT AMERICAN INSURANCE COMPANY	0.05%	\$2,622	\$588	\$0	\$143	24.32%
119	VALIANT INS CO	0.05%	\$2,369	\$2,339	\$4,155	\$66	2.82%
120	AMCO INSURANCE COMPANY	0.05%	\$2,360	\$2,272	\$0	\$0	0.00%
121	PEAK PROPERTY AND CASUALTY INS CORP	0.04%	\$2,286	\$2,104	\$927	-\$429	-20.39%
122	MILLERS MUTUAL FIRE INSURANCE CO THE	0.04%	\$2,277	\$1,846	\$0	\$225	12.19%
123	RELIANCE NATIONAL INDEMNITY COMPANY	0.04%	\$2,237	\$2,218	\$0	\$1,081	48.74%
124	MARKEL INSURANCE COMPANY	0.04%	\$2,229	\$2,585	\$0	-\$2,302	-89.05%
125	CONTINENTAL CASUALTY COMPANY	0.04%	\$2,087	\$345	\$0	\$0	0.00%
126	PENN AMERICA INS CO	0.04%	\$1,964	\$548	\$0	\$0	0.00%
127	CITIZENS INS CO OF AMERICA	0.04%	\$1,860	\$2,312	\$0	\$0	0.00%
128	HARTFORD ACCIDENT & INDEMNITY CO	0.03%	\$1,779	\$749	\$0	\$0	0.00%
129	PROPERTY & CASUALTY INS CO OF HARTFORD	0.03%	\$1,750	\$812	\$0	\$120	14.78%
130	GRAIN DEALERS MUTUAL INSURANCE CO	0.03%	\$1,728	\$1,652	\$0	-\$4,904	-296.85%
131	HAULERS INSURANCE COMPANY INC	0.03%	\$1,651	\$755	\$220	\$345	45.70%
132	MASSACHUSETTS BAY INS CO	0.03%	\$1,514	\$2,062	\$236	\$1,514	73.42%
133	AMERICAN CASUALTY CO OF READING PA	0.03%	\$1,505	\$187	\$0	\$0	0.00%
134	GLOBE INDEMNITY COMPANY	0.03%	\$1,423	\$1,254	\$0	\$0	0.00%
135	FARMLAND MUTUAL INSURANCE COMPANY	0.03%	\$1,349	\$1,155	\$0	\$0	0.00%
136	AMERICAN FIRE AND INDEMNITY COMPANY	0.02%	\$1,188	\$1,165	\$0	\$0	0.00%
137	TIG INDEMNITY COMPANY	0.02%	\$1,172	\$3,082	\$288	\$460	14.93%
138	VALLEY FORGE INSURANCE COMPANY	0.02%	\$1,063	\$159	\$0	\$0	0.00%
139	AMERICAN INDEMNITY COMPANY	0.02%	\$967	\$898	\$1,036	\$1,036	115.37%
140	NORTHBROOK NATIONAL INS CO	0.02%	\$873	\$1,180	\$0	\$151	12.80%
141	PACIFIC INDEMNITY COMPANY	0.02%	\$854	\$495	\$0	\$17	3.43%
142	GREAT DIVIDE INSURANCE COMPANY	0.02%	\$832	\$1,279	\$0	-\$134	-10.48%
143	VIGILANT INSURANCE COMPANY	0.02%	\$810	\$814	\$0	\$67	8.23%
144	MARYLAND CASUALTY COMPANY	0.01%	\$759	\$883	\$0	\$0	0.00%
145	SAFEGUARD INSURANCE COMPANY	0.01%	\$730	\$240	\$0	\$0	0.00%
146	AGRICULTURAL INSURANCE COMPANY	0.01%	\$653	\$430	\$0	\$108	25.12%
147	FIRST NATIONAL INS CO OF AMERICA	0.01%	\$545	\$562	\$0	-\$114	-20.28%
148	CAROLINA CASUALTY INSURANCE COMPANY	0.01%	\$524	\$332	\$0	\$0	0.00%
149	UTICA MUTUAL INSURANCE COMPANY	0.01%	\$488	\$527	\$0	\$0	0.00%
150	NN INSURANCE COMPANY	0.01%	\$468	\$319	\$58	-\$37	-11.60%
151	ULICO CASUALTY COMPANY	0.01%	\$441	\$358	\$0	\$0	0.00%
152	SCOTTSDALE INDEMNITY COMPANY	0.01%	\$430	\$350	\$0	\$43	12.29%
153	ASSOCIATES INSURANCE COMPANY	0.01%	\$368	\$468	\$0	\$0	0.00%
154	NORTHBROOK PROPERTY & CASUALTY INS CO	0.01%	\$359	\$310	\$0	-\$1,425	-459.68%
155	NATIONWIDE AGRIBUSINESS INS CO	0.01%	\$294	\$248	\$0	\$503	202.82%
156	NOBEL INSURANCE COMPANY	0.00%	\$236	\$124	\$0	\$0	0.00%
157	OCCIDENTAL FIRE & CAS CO OF NC	0.00%	\$233	\$232	\$0	\$0	0.00%
158	GULF INSURANCE COMPANY	0.00%	\$192	\$245	\$0	\$0	0.00%
159	SOUTHERN INSURANCE COMPANY	0.00%	\$160	\$60	\$0	\$6	10.00%
160	GATEWAY INSURANCE COMPANY	0.00%	\$140	\$182	\$0	\$0	0.00%
161	AMICA MUTUAL INSURANCE COMPANY	0.00%	\$139	\$139	\$0	\$0	0.00%
162	VANGUARD INSURANCE COMPANY	0.00%	\$69	\$45	\$0	-\$10	-22.22%
163	GENERAL CASUALTY CO OF ILLINOIS	0.00%	\$66	\$55	\$0	\$6	10.91%
164	ST PAUL INSURANCE CO OF ILLINOIS THE	0.00%	\$49	\$216	\$0	-\$28	-12.96%
165	STATE AUTOMOBILE MUTUAL INS CO	0.00%	\$26	\$22	\$0	\$0	0.00%

1998 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Medical Payments)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
166	ATHENA ASSURANCE COMPANY	0.00%	\$23	\$11	\$0	-\$15	-136.36%
167	WESTFIELD INSURANCE COMPANY	0.00%	\$17	\$28	\$0	\$0	0.00%
168	CREDIT GENERAL INS CO	0.00%	\$15	\$15	\$0	\$0	0.00%
169	NATIONAL FIRE INS CO OF HARTFORD	0.00%	\$15	\$12	\$0	\$0	0.00%
170	PENNSYLVANIA NATIONAL MUTUAL CAS INS CO	0.00%	\$15	\$60	\$0	-\$4	-6.67%
171	LEGION INSURANCE COMPANY	0.00%	\$14	\$47	\$0	\$0	0.00%
172	NATIONWIDE MUTUAL INSURANCE COMPANY	0.00%	\$14	\$14	\$0	-\$252	-1800.00%
173	NORTHBROOK INDEMNITY CO	0.00%	\$9	\$19	\$0	-\$368	-1936.84%
174	ECONOMY PREFERRED INSURANCE COMPANY	0.00%	\$7	\$142	\$0	\$331	233.10%
175	ATLANTIC MUTUAL INSURANCE COMPANY	0.00%	\$5	-\$8	\$128	\$86	-1075.00%
176	AMERICAN ALLIANCE INSURANCE COMPANY	0.00%	\$0	\$48	\$0	-\$3,356	-6991.67%
177	AMERICAN MANUFACTURERS MUTUAL INS CO	0.00%	\$0	\$0	\$1,670	-\$5,051	N/A
178	AMERICAN ZURICH INSURANCE COMPANY	0.00%	\$0	\$77	\$0	\$0	0.00%
179	ECONOMY FIRE & CASUALTY COMPANY	0.00%	\$0	\$53	\$0	\$185	349.06%
180	NATIONAL LIABILITY & FIRE INS CO	0.00%	\$0	\$135	\$0	\$0	0.00%
181	NATIONWIDE MUTUAL FIRE INSURANCE CO	0.00%	\$0	\$0	\$0	-\$142	N/A
182	NATIONWIDE PROPERTY & CASUALTY INS CO	0.00%	\$0	\$0	\$0	-\$1,936	N/A
183	PROGRESSIVE CASUALTY INSURANCE CO	0.00%	\$0	\$0	\$0	\$33	N/A
184	TRAVELERS COMMERCIAL INSURANCE COMPANY	0.00%	-\$3	\$341	\$0	\$0	0.00%
185	PROVIDENCE WASHINGTON INSURANCE CO	0.00%	-\$29	\$4	\$0	\$0	0.00%
186	FARMINGTON CASUALTY COMPANY	0.00%	-\$98	\$677	-\$2,254	-\$2,254	-332.94%
187	TRAVELERS CASUALTY AND SURETY CO	0.00%	-\$111	\$2,257	\$0	\$0	0.00%
188	HOUSTON GENERAL INS CO	0.00%	-\$143	\$42	\$0	\$0	0.00%
189	MID-CONTINENT CASUALTY COMPANY	0.00%	-\$154	-\$122	\$0	\$0	0.00%
190	TRAVELERS CASUALTY AND SURETY CO OF IL	0.00%	-\$160	\$1,931	\$0	\$0	0.00%
191	TRAVELERS CASUALTY AND SURETY CO OF AMERICA	-0.01%	-\$272	\$873	\$1,000	\$1,000	114.55%
192	ZURICH AMERICAN INS CO OF IL	-0.01%	-\$340	\$186	\$0	\$0	0.00%
193	RELIANCE NATIONAL INSURANCE COMPANY	-0.02%	-\$1,031	-\$597	\$0	-\$429	71.86%
194	HARTFORD INSURANCE CO OF MIDWEST THE	-0.05%	-\$2,762	\$1,876	\$0	\$0	0.00%
TOTAL		100.00%	\$5,174,958	\$5,071,428	\$1,136,802	\$2,069,273	40.80%

**1998 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Uninsured/Underinsured Motorist)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	STATE FARM MUTUAL AUTOMOBILE INS CO	11.25%	\$1,079,909	\$1,082,008	\$753,433	\$760,229	70.26%
2	AMERICAN STATES INSURANCE COMPANY	6.87%	\$659,398	\$611,402	\$791,707	\$1,045,067	170.93%
3	HAWKEYE SECURITY INSURANCE COMPANY	4.34%	\$416,064	\$462,839	\$0	\$47,896	10.35%
4	TRAVELERS INDEMNITY CO OF ILLINOIS	3.07%	\$294,487	\$279,308	\$790	\$790	0.28%
5	AMERICAN ECONOMY INSURANCE COMPANY	2.96%	\$284,033	\$255,208	\$574,093	-\$222,167	-87.05%
6	AUTO OWNERS INSURANCE CO MUTUAL	2.74%	\$263,273	\$259,278	\$108,871	-\$216,049	-83.33%
7	MUTUAL SERVICE CASUALTY INSURANCE CO	2.74%	\$262,683	\$282,383	\$15,098	\$247,733	87.73%
8	UNITED STATES FIDELITY & GUARANTY CO	2.41%	\$231,281	\$236,023	\$63,500	\$288,937	122.42%
9	SHELTER MUTUAL INSURANCE CO	2.36%	\$226,753	\$223,742	\$0	\$0	0.00%
10	CINCINNATI INS CO THE	2.23%	\$214,058	\$210,066	\$7,500	\$54,262	25.83%
11	CONTINENTAL WESTERN INSURANCE CO	2.11%	\$202,928	\$191,026	\$0	-\$3,022	-1.58%
12	UNITED SECURITY INSURANCE COMPANY	2.03%	\$194,877	\$188,624	\$103,429	\$301,824	160.01%
13	JEFFERSON INSURANCE CO OF NEW YORK	2.02%	\$193,473	\$209,342	\$1,146,581	\$439,881	210.13%
14	UNITED FIRE AND CASUALTY COMPANY	2.02%	\$193,469	\$153,749	\$35,950	\$56,450	36.72%
15	FIDELITY AND GUARANTY INSURANCE COMPANY	1.80%	\$172,838	\$212,703	\$36,700	\$90,113	42.37%
16	AMERICAN FAMILY MUTUAL INS CO	1.70%	\$162,850	\$164,394	\$234,779	\$37,977	23.10%
17	FARMERS INSURANCE EXCHANGE	1.63%	\$156,019	\$162,423	\$845,664	\$817,995	503.62%
18	STAR INSURANCE COMPANY	1.58%	\$151,309	\$59,288	\$0	\$23,953	40.40%
19	CAMERON MUTUAL INSURANCE COMPANY	1.37%	\$131,881	\$131,064	\$1,500	\$1,500	1.14%
20	PROGRESSIVE NORTHWESTERN INS CO	1.36%	\$130,881	\$121,051	\$14,496	\$1,172	0.97%
21	ROYAL INSURANCE COMPANY OF AMERICA	1.36%	\$130,232	\$136,590	\$0	\$0	0.00%
22	WEST AMERICAN INSURANCE COMPANY	1.24%	\$119,469	\$105,135	\$38,333	\$741,284	705.08%
23	PHILADELPHIA INDEMNITY INSURANCE CO	1.14%	\$109,350	\$105,316	\$9,939	\$21,753	20.65%
24	ZURICH INSURANCE COMPANY	1.05%	\$100,792	\$100,101	\$30,761	\$35,761	35.72%
25	UNIVERSAL UNDERWRITERS INS CO	1.04%	\$100,103	\$100,103	\$75,366	\$37,245	37.21%
26	AMERISURE INSURANCE COMPANY	1.04%	\$100,077	\$88,373	\$170,000	\$115,000	130.13%
27	GRINNELL MUTUAL REINSURANCE COMPANY	1.01%	\$97,378	\$87,889	\$1,461	\$36,887	41.97%
28	BROTHERHOOD MUTUAL INSURANCE CO	0.99%	\$94,936	\$90,303	\$78,965	\$86,379	95.65%
29	FEDERATED MUTUAL INSURANCE COMPANY	0.95%	\$91,627	\$95,395	\$148,141	\$105,741	110.85%
30	NORTHLAND INSURANCE COMPANY	0.93%	\$89,316	\$82,388	\$50,000	\$1,327	1.61%
31	COLUMBIA MUTUAL INSURANCE CO	0.89%	\$84,973	\$77,467	-\$413	\$48,820	63.02%
32	TRUCK INSURANCE EXCHANGE	0.86%	\$82,401	\$76,502	\$34,554	-\$39,706	-51.90%
33	SHELTER GENERAL INS CO	0.85%	\$81,822	\$80,867	-\$169	-\$138	-0.17%
34	STATE AUTO PROPERTY & CASUALTY INS CO	0.83%	\$80,015	\$77,376	\$211,175	\$55,871	72.21%
35	ALLSTATE INSURANCE COMPANY	0.79%	\$76,064	\$59,696	\$15,467	-\$306,701	-513.77%
36	EMPLOYERS MUTUAL CASUALTY COMPANY	0.77%	\$73,455	\$63,837	\$0	\$3,903	6.11%
37	NORTHERN INSURANCE CO OF NEW YORK	0.74%	\$70,687	\$49,699	\$0	\$0	0.00%
38	STATE FARM FIRE AND CASUALTY CO	0.72%	\$68,904	\$66,409	\$9,900	\$5,800	8.73%
39	AMERICAN GUARANTEE & LIABILITY INS CO	0.71%	\$67,685	\$75,797	\$24,000	\$24,000	31.66%
40	FIDELITY & GUARANTY INS UNDERWRITERS	0.70%	\$66,955	\$101,880	\$264	\$48,065	47.18%
41	GUARANTY NATIONAL INSURANCE COMPANY	0.68%	\$65,385	\$57,345	\$5,326	\$43,261	75.44%
42	LEGION INSURANCE COMPANY	0.66%	\$63,678	\$45,032	\$0	\$0	0.00%
43	GREAT WEST CASUALTY COMPANY	0.63%	\$60,604	\$62,109	\$53,561	\$82,335	132.57%
44	AMERICAN ALTERNATIVE INS CORP	0.61%	\$58,801	\$60,824	\$8,673	\$33,882	55.70%
45	ST PAUL MERCURY INSURANCE COMPANY	0.61%	\$58,749	\$61,769	\$0	\$11,711	18.96%
46	LIBERTY MUTUAL FIRE INSURANCE CO	0.58%	\$55,905	\$54,039	\$46,775	\$70,768	130.96%
47	EMPIRE FIRE AND MARINE INSURANCE CO	0.57%	\$54,927	\$50,357	\$25,339	-\$11,660	-23.15%
48	RELIANCE INSURANCE COMPANY	0.56%	\$54,161	\$49,955	\$0	\$34,124	68.31%
49	FARM BUREAU TOWN & COUNTRY INS CO OF MO	0.52%	\$50,238	\$39,047	-\$400	\$4,239	10.86%
50	NATIONAL CASUALTY COMPANY	0.49%	\$47,261	\$48,049	\$73,632	-\$12,525	-26.07%
51	ST PAUL FIRE & MARINE INSURANCE CO	0.47%	\$45,283	\$42,810	\$10,000	\$40,927	95.60%
52	TRANSCONTINENTAL INSURANCE COMPANY	0.47%	\$44,797	\$8,089	\$0	\$0	0.00%
53	LIBERTY INSURANCE CORPORATION	0.46%	\$44,024	\$56,348	\$0	-\$41,218	-73.15%
54	ASSURANCE COMPANY OF AMERICA	0.45%	\$43,246	\$35,416	\$0	\$0	0.00%
55	NATIONAL INDEMNITY COMPANY	0.44%	\$42,682	\$43,294	\$5,250	-\$1,449	-3.35%

1998 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Uninsured/Underinsured Motorist)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
56	GENERAL CASUALTY CO OF WISCONSIN	0.44%	\$42,073	\$33,042	\$0	\$321	0.97%
57	HARTFORD FIRE INSURANCE COMPANY	0.44%	\$41,880	\$41,291	\$2,676,975	\$170,657	413.30%
58	ROYAL INDEMNITY COMPANY	0.42%	\$40,777	\$35,325	\$0	\$0	0.00%
59	SECURA INSURANCE A MUTUAL COMPANY	0.42%	\$40,689	\$29,141	\$0	\$4,111	14.11%
60	OHIO CASUALTY INSURANCE COMPANY	0.42%	\$40,204	\$28,775	\$0	\$6,599	22.93%
61	SAGAMORE INSURANCE COMPANY	0.41%	\$39,285	\$28,980	\$0	\$5,385	18.58%
62	BITUMINOUS FIRE AND MARINE INS CO	0.36%	\$34,559	\$29,708	\$0	\$1,285	4.33%
63	WAUSAU UNDERWRITERS INS CO	0.35%	\$33,371	\$28,858	\$0	\$0	0.00%
64	ST PAUL PROPERTY & CASUALTY INS CO	0.35%	\$33,201	\$32,296	\$26,345	-\$26,027	-80.59%
65	GATEWAY INSURANCE COMPANY	0.34%	\$33,003	\$43,276	\$5,812	\$345	0.80%
66	NATIONWIDE AGRIBUSINESS INS CO	0.34%	\$32,655	\$31,815	\$30,541	\$279,260	877.76%
67	HARTFORD CASUALTY INS CO	0.33%	\$31,903	\$28,028	\$2,769	\$52,769	188.27%
68	MID CENTURY INSURANCE COMPANY	0.32%	\$30,661	\$26,400	\$0	\$123	0.47%
69	WAUSAU BUSINESS INSURANCE COMPANY	0.31%	\$30,102	\$34,719	\$0	\$0	0.00%
70	MICHIGAN MUTUAL INSURANCE COMPANY	0.31%	\$29,910	\$26,840	\$0	\$0	0.00%
71	BITUMINOUS CASUALTY CORPORATION	0.29%	\$28,078	\$26,427	\$0	-\$1,922	-7.27%
72	REGENT INSURANCE COMPANY	0.29%	\$27,445	\$25,038	\$0	\$236	0.94%
73	PHOENIX INSURANCE COMPANY THE	0.28%	\$26,793	\$28,104	\$0	\$0	0.00%
74	TRANSPORTATION INSURANCE COMPANY	0.27%	\$25,567	\$4,337	\$0	\$0	0.00%
75	LEADER NATIONAL INSURANCE CO	0.26%	\$25,361	\$29,072	\$3,000	\$3,000	10.32%
76	JOHN DEERE INSURANCE COMPANY	0.26%	\$24,953	\$25,985	\$0	\$0	0.00%
77	MILLERS MUTUAL INSURANCE ASSOCIATION	0.25%	\$24,370	\$25,850	\$0	\$0	0.00%
78	CITIZENS SECURITY MUTUAL INS CO	0.25%	\$24,217	\$23,026	\$0	\$1,652	7.17%
79	GUIDANT MUTUAL INSURANCE CO	0.25%	\$23,958	\$23,639	-\$50	-\$2,337	-9.89%
80	TITAN INDEMNITY COMPANY	0.25%	\$23,715	\$22,756	\$0	\$659	2.90%
81	AMERICAN AND FOREIGN INSURANCE CO	0.24%	\$22,766	\$18,594	\$0	\$0	0.00%
82	REDLAND INSURANCE COMPANY	0.22%	\$21,563	\$23,723	\$13,605	\$13,298	56.06%
83	VALIANT INS CO	0.22%	\$21,202	\$20,933	\$0	\$0	0.00%
84	ALLSTATE INDEMNITY COMPANY	0.21%	\$20,321	\$18,003	\$2,096	\$7,504	41.68%
85	NORTHFIELD INSURANCE COMPANY	0.20%	\$19,381	\$21,616	\$6,573	-\$449	-2.08%
86	INTEGON NATIONAL INSURANCE COMPANY	0.20%	\$19,107	\$19,231	\$7,950	\$5,609	29.17%
87	RANGER INSURANCE COMPANY	0.20%	\$18,743	\$16,028	\$7,065	-\$8,043	-50.18%
88	SAFECO INSURANCE CO OF AMERICA	0.20%	\$18,719	\$19,528	\$2,360	\$5,082	26.02%
89	TRAVELERS INDEMNITY CO OF AMERICA	0.17%	\$16,757	\$13,566	\$0	\$0	0.00%
90	CHRYSLER INSURANCE COMPANY	0.17%	\$16,029	\$16,126	\$9,253	\$126,669	785.50%
91	OCCIDENTAL FIRE & CAS CO OF NC	0.16%	\$15,076	\$7,038	\$360	\$347	4.93%
92	STRATFORD INSURANCE COMPANY	0.16%	\$15,042	\$12,415	\$3,600	\$7,695	61.98%
93	CLARENDON NATIONAL INS CO	0.15%	\$14,856	\$17,115	\$39,211	\$9,950	58.14%
94	ST PAUL GUARDIAN INSURANCE COMPANY	0.15%	\$14,718	\$6,000	\$0	\$1,872	31.20%
95	UNITED PACIFIC INSURANCE COMPANY	0.15%	\$14,033	\$16,306	\$0	\$4,843	29.70%
96	FARMLAND MUTUAL INSURANCE COMPANY	0.14%	\$13,219	\$10,993	\$0	\$20,221	183.94%
97	EMPLOYERS INSURANCE OF WAUSAU A MUTUAL	0.13%	\$12,395	\$16,321	\$307	\$307	1.88%
98	AMERICAN STANDARD INS CO OF WISCONSIN	0.13%	\$12,149	\$22,272	\$3,932	\$10,726	48.16%
99	NATIONAL AMERICAN INSURANCE COMPANY	0.12%	\$11,735	\$6,684	\$0	\$0	0.00%
100	CHARTER OAK FIRE INSURANCE CO THE	0.12%	\$11,399	\$8,263	\$0	\$0	0.00%
101	NORTHWESTERN NATIONAL CASUALTY CO	0.11%	\$10,879	\$9,414	\$10,351	\$12,302	130.68%
102	OLD REPUBLIC INSURANCE COMPANY	0.11%	\$10,857	\$12,225	\$0	\$0	0.00%
103	TRAVELERS INDEMNITY COMPANY	0.11%	\$10,663	\$10,366	\$0	\$0	0.00%
104	GENERAL INSURANCE CO OF AMERICA	0.11%	\$10,266	\$7,354	\$0	\$218	2.96%
105	SUMITOMO MARINE & FIRE INS CO LTD	0.11%	\$10,183	\$6,198	\$0	-\$178	-2.87%
106	FARMERS ALLIANCE MUTUAL INS CO	0.10%	\$9,884	\$9,320	\$0	\$0	0.00%
107	AMERICAN NATIONAL FIRE INSURANCE CO	0.09%	\$8,963	\$6,629	\$0	\$1,737	26.20%
108	CAROLINA CASUALTY INSURANCE COMPANY	0.09%	\$8,839	\$7,635	\$0	\$0	0.00%
109	TWIN CITY FIRE INS CO	0.09%	\$8,348	\$8,723	\$21,113	-\$20,894	-239.53%
110	COLORADO CASUALTY INSURANCE COMPANY	0.08%	\$7,961	\$6,718	\$0	\$5,327	79.29%

1998 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Uninsured/Underinsured Motorist)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
111	GREAT AMERICAN INSURANCE COMPANY	0.08%	\$7,889	\$1,720	\$0	\$418	24.30%
112	ARGONAUT GREAT CENTRAL INSURANCE CO	0.08%	\$7,591	\$7,442	\$0	\$3,726	50.07%
113	WINDSOR INSURANCE COMPANY	0.08%	\$7,563	\$6,631	\$0	\$0	0.00%
114	AMCO INSURANCE COMPANY	0.07%	\$7,020	\$6,760	\$0	\$0	0.00%
115	MARYLAND CASUALTY COMPANY	0.07%	\$6,792	\$7,905	\$0	\$0	0.00%
116	CONTINENTAL CASUALTY COMPANY	0.07%	\$6,734	\$963	\$0	\$0	0.00%
117	GLOBE INDEMNITY COMPANY	0.07%	\$6,730	\$6,096	\$0	\$0	0.00%
118	CANAL INSURANCE COMPANY	0.07%	\$6,414	\$5,966	\$0	\$20,000	335.23%
119	RELiance NATIONAL INDEMNITY COMPANY	0.06%	\$6,087	\$6,030	\$0	\$4,998	82.89%
120	GREAT DIVIDE INSURANCE COMPANY	0.06%	\$5,885	\$5,522	\$827	\$136	2.46%
121	TIG INSURANCE COMPANY	0.06%	\$5,639	\$8,442	\$21,313	\$4,632	54.87%
122	AMERICAN CASUALTY CO OF READING PA	0.06%	\$5,303	\$523	\$0	\$0	0.00%
123	SAFEGUARD INSURANCE COMPANY	0.05%	\$4,810	\$1,580	\$0	\$0	0.00%
124	TRAVELERS INDEMNITY CO OF CONNECTICUT	0.05%	\$4,798	\$5,495	\$0	\$0	0.00%
125	AMERICAN MANUFACTURERS MUTUAL INS CO	0.05%	\$4,768	\$5,752	\$0	\$4,000	69.54%
126	ATHENA ASSURANCE COMPANY	0.05%	\$4,648	\$3,675	\$0	\$6,161	167.65%
127	GULF INSURANCE COMPANY	0.05%	\$4,505	\$2,394	\$0	\$0	0.00%
128	MINNESOTA FIRE AND CASUALTY COMPANY	0.04%	\$4,130	\$4,065	\$0	\$0	0.00%
129	PEAK PROPERTY AND CASUALTY INS CORP	0.04%	\$4,005	\$3,689	\$0	\$1,266	34.32%
130	SCOTTSDALE INDEMNITY COMPANY	0.04%	\$3,932	\$2,830	\$0	\$500	17.67%
131	TRUMBULL INSURANCE COMPANY	0.04%	\$3,869	\$2,788	\$616	\$3,591	128.80%
132	CIGNA INSURANCE COMPANY	0.04%	\$3,762	\$3,732	\$3,932	\$11,962	320.53%
133	MARKEL INSURANCE COMPANY	0.03%	\$3,328	\$3,859	\$0	\$423	10.96%
134	HAULERS INSURANCE COMPANY INC	0.03%	\$3,302	\$1,511	\$440	\$690	45.67%
135	BANKERS STANDARD INSURANCE COMPANY	0.03%	\$3,246	\$3,017	\$4,697	\$2,130	70.60%
136	SENTRY INSURANCE A MUTUAL COMPANY	0.03%	\$3,228	\$2,664	\$0	\$0	0.00%
137	AMERICAN MOTORISTS INSURANCE CO	0.03%	\$3,103	\$2,881	\$0	\$5,000	173.55%
138	GRAIN DEALERS MUTUAL INSURANCE CO	0.03%	\$3,073	\$2,884	\$3,000	-\$1,848	-64.08%
139	ASSOCIATES INSURANCE COMPANY	0.03%	\$3,010	\$2,094	\$0	\$0	0.00%
140	PENN AMERICA INS CO	0.03%	\$2,942	\$1,492	\$0	\$0	0.00%
141	TIG INDEMNITY COMPANY	0.03%	\$2,808	\$4,407	\$691	\$1,102	25.01%
142	MILLERS MUTUAL FIRE INSURANCE CO THE	0.03%	\$2,790	\$1,753	\$0	\$282	16.09%
143	MASSACHUSETTS BAY INS CO	0.03%	\$2,774	\$3,745	\$0	\$2,774	74.07%
144	VALLEY FORGE INSURANCE COMPANY	0.02%	\$2,247	\$417	\$0	\$0	0.00%
145	HANOVER INSURANCE COMPANY THE	0.02%	\$2,137	\$2,316	\$0	\$931,271	40210.32%
146	INDEMNITY INSURANCE CO OF NORTH AMERICA	0.02%	\$2,002	\$1,872	\$399	\$47,899	2558.71%
147	CITIZENS INS CO OF AMERICA	0.02%	\$1,915	\$3,809	\$0	\$0	0.00%
148	MID-CONTINENT CASUALTY COMPANY	0.02%	\$1,612	\$1,246	\$0	\$0	0.00%
149	ULICO CASUALTY COMPANY	0.02%	\$1,536	\$1,178	\$0	\$0	0.00%
150	AMERICAN MODERN HOME INSURANCE CO	0.02%	\$1,519	\$2,346	\$0	\$0	0.00%
151	NN INSURANCE COMPANY	0.01%	\$1,424	\$1,278	\$230	-\$148	-11.58%
152	AGRICULTURAL INSURANCE COMPANY	0.01%	\$1,276	\$1,028	\$0	\$84	8.17%
153	ZURICH AMERICAN INS CO OF IL	0.01%	\$1,241	\$1,663	\$0	\$0	0.00%
154	CIGNA FIRE UNDERWRITERS INS CO	0.01%	\$1,170	\$1,204	\$3,224	\$6,952	577.41%
155	UTICA MUTUAL INSURANCE COMPANY	0.01%	\$1,073	\$1,055	\$0	\$0	0.00%
156	NORTHBROOK PROPERTY & CASUALTY INS CO	0.01%	\$1,007	\$296	\$0	-\$2,049	-692.23%
157	FIRST NATIONAL INS CO OF AMERICA	0.01%	\$996	\$1,139	\$0	\$192	16.86%
158	TRANSGUARD INS CO OF AMERICA INC	0.01%	\$853	\$800	\$0	\$518	64.75%
159	NOBEL INSURANCE COMPANY	0.01%	\$837	\$425	\$0	\$0	0.00%
160	AMERICAN INDEMNITY COMPANY	0.01%	\$726	\$449	\$1,036	\$1,036	230.73%
161	HARTFORD UNDERWRITERS INSURANCE CO	0.01%	\$720	\$842	\$10,529	\$529	62.83%
162	SOUTHERN INSURANCE COMPANY	0.01%	\$718	\$269	\$0	\$24	8.92%
163	NATIONAL FIRE INS CO OF HARTFORD	0.01%	\$703	\$242	\$0	\$0	0.00%
164	LANCER INSURANCE COMPANY	0.01%	\$680	\$783	\$0	\$0	0.00%
165	LIBERTY MUTUAL INSURANCE COMPANY	0.01%	\$515	\$381	\$289,998	\$610,844	160326.51%

1998 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Uninsured/Underinsured Motorist)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
166	HARTFORD ACCIDENT & INDEMNITY CO	0.00%	\$438	\$185	-\$196	-\$196	-105.95%
167	PROPERTY & CASUALTY INS CO OF HARTFORD	0.00%	\$431	\$200	\$0	\$30	15.00%
168	NORTHBROOK NATIONAL INS CO	0.00%	\$418	\$573	\$0	\$38,276	6679.93%
169	AMERICAN FIRE AND INDEMNITY COMPANY	0.00%	\$396	\$777	\$0	\$0	0.00%
170	CONTINENTAL NATIONAL INDEMNITY COMPANY	0.00%	\$358	\$95	\$0	\$0	0.00%
171	PENNSYLVANIA NATIONAL MUTUAL CAS INS CO	0.00%	\$176	\$188	\$1	-\$3	-1.60%
172	VANGUARD INSURANCE COMPANY	0.00%	\$174	\$112	\$0	-\$4	-3.57%
173	WESTFIELD INSURANCE COMPANY	0.00%	\$154	\$124	\$0	\$0	0.00%
174	ST PAUL INSURANCE CO OF ILLINOIS THE	0.00%	\$153	\$439	\$0	-\$98	-22.32%
175	GENERAL CASUALTY CO OF ILLINOIS	0.00%	\$146	\$124	\$0	\$10	8.06%
176	AMICA MUTUAL INSURANCE COMPANY	0.00%	\$136	\$128	\$0	\$0	0.00%
177	RLI INSURANCE COMPANY	0.00%	\$106	\$79	\$0	\$1	1.27%
178	AMERICAN ALLIANCE INSURANCE COMPANY	0.00%	\$78	\$87	\$0	-\$3,859	-4435.63%
179	ACCELERATION NATIONAL INS CO	0.00%	\$76	\$188	\$0	\$0	0.00%
180	CAPITAL CITY INSURANCE COMPANY INC	0.00%	\$36	\$35	\$0	\$0	0.00%
181	TRAVELERS COMMERCIAL INSURANCE COMPANY	0.00%	\$36	\$781	\$0	\$0	0.00%
182	K-M INSURANCE COMPANY	0.00%	\$27	\$27	\$0	\$0	0.00%
183	ATLANTIC INSURANCE COMPANY	0.00%	\$21	\$37	\$0	\$0	0.00%
184	NATIONWIDE MUTUAL INSURANCE COMPANY	0.00%	\$19	\$19	\$0	\$94	494.74%
185	ECONOMY PREFERRED INSURANCE COMPANY	0.00%	\$11	\$249	\$0	\$610	244.98%
186	CREDIT GENERAL INS CO	0.00%	\$7	\$7	\$0	\$0	0.00%
187	NORTHBROOK INDEMNITY CO	0.00%	\$4	\$14	\$0	-\$607	-4335.71%
188	AMERICAN ZURICH INSURANCE COMPANY	0.00%	\$0	\$52	\$0	\$0	0.00%
189	COUNTRY MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$13	N/A
190	ECONOMY FIRE & CASUALTY COMPANY	0.00%	\$0	\$162	\$0	\$493	304.32%
191	GEICO INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	-\$2	N/A
192	GOVERNMENT EMPLOYEES INSURANCE CO	0.00%	\$0	\$0	\$0	-\$3	N/A
193	LUMBERMENS MUTUAL CASUALTY CO	0.00%	\$0	\$0	\$0	-\$25,000	N/A
194	NATIONAL LIABILITY & FIRE INS CO	0.00%	\$0	\$149	\$0	-\$80	-53.69%
195	NATIONWIDE MUTUAL FIRE INSURANCE CO	0.00%	\$0	\$0	\$0	-\$162	N/A
196	NATIONWIDE PROPERTY & CASUALTY INS CO	0.00%	\$0	\$0	\$0	-\$1,255	N/A
197	PROGRESSIVE CASUALTY INSURANCE CO	0.00%	\$0	\$0	\$0	-\$1,641	N/A
198	FARMINGTON CASUALTY COMPANY	0.00%	-\$8	\$877	\$0	\$0	0.00%
199	PROVIDENCE WASHINGTON INSURANCE CO	0.00%	-\$14	\$2	\$0	\$0	0.00%
200	TRAVELERS CASUALTY AND SURETY CO	0.00%	-\$170	\$3,651	\$89,382	\$94,383	2585.13%
201	HOUSTON GENERAL INS CO	0.00%	-\$184	\$105	\$0	\$0	0.00%
202	TRAVELERS CASUALTY AND SURETY CO OF AMERICA	0.00%	-\$270	\$1,499	\$20,432	\$11,854	790.79%
203	TRAVELERS CASUALTY AND SURETY CO OF IL	0.00%	-\$327	\$4,286	\$0	\$0	0.00%
204	HARTFORD INSURANCE CO OF MIDWEST THE	-0.01%	-\$680	\$462	\$0	\$0	0.00%
205	RELiance NATIONAL INSURANCE COMPANY	-0.01%	-\$1,031	-\$597	\$0	-\$429	71.86%
TOTAL		100.00%	\$9,597,331	\$9,210,053	\$9,183,710	\$7,531,980	81.78%



1998 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Comprehensive)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	STATE FARM MUTUAL AUTOMOBILE INS CO	24.13%	\$82,665,089	\$81,930,180	\$57,005,503	\$57,361,652	70.01%
2	AMERICAN FAMILY MUTUAL INS CO	14.70%	\$50,345,865	\$48,920,561	\$34,612,157	\$35,405,587	72.37%
3	SHELTER MUTUAL INSURANCE CO	7.67%	\$26,268,220	\$25,803,645	\$15,451,774	\$15,420,971	59.76%
4	FARMERS INSURANCE COMPANY INC	6.86%	\$23,483,445	\$23,661,549	\$13,885,820	\$13,929,691	58.87%
5	ALLSTATE INSURANCE COMPANY	5.11%	\$17,517,178	\$16,956,256	\$7,736,573	\$8,066,094	47.57%
6	AUTOMOBILE CLUB INTER-INS EXCHANGE	2.91%	\$9,978,536	\$9,754,342	\$5,157,167	\$5,259,757	53.92%
7	FARM BUREAU TOWN & COUNTRY INS CO OF MO	2.64%	\$9,042,286	\$7,288,320	\$7,281,573	\$7,493,238	102.81%
8	AMERICAN STANDARD INS CO OF WISCONSIN	2.18%	\$7,482,673	\$7,418,582	\$5,654,754	\$5,694,384	76.76%
9	AMERICAN FAMILY HOME INSURANCE CO	1.48%	\$5,055,664	\$5,063,418	\$1,598,456	\$1,732,641	34.22%
10	ALLSTATE INDEMNITY COMPANY	1.36%	\$4,652,719	\$4,589,576	\$2,223,362	\$2,138,344	46.59%
11	SAFECO INSURANCE CO OF AMERICA	1.35%	\$4,640,464	\$4,166,489	\$2,331,488	\$2,351,627	56.44%
12	CAMERON MUTUAL INSURANCE COMPANY	1.33%	\$4,570,013	\$4,616,666	\$3,139,337	\$2,973,434	64.41%
13	AMERICAN STATES PREFERRED INS CO	1.32%	\$4,521,883	\$4,472,255	\$2,794,797	\$2,867,596	64.12%
14	STATE FARM FIRE AND CASUALTY CO	1.02%	\$3,510,297	\$3,444,223	\$2,590,660	\$2,559,161	74.30%
15	PROGRESSIVE CLASSIC INSURANCE COMPANY	0.97%	\$3,312,212	\$2,581,884	\$1,357,833	\$1,452,208	56.25%
16	UNITED SERVICES AUTOMOBILE ASSOCIATION	0.96%	\$3,302,687	\$3,317,103	\$2,305,123	\$2,272,001	68.49%
17	FIRST AMERICAN INSURANCE COMPANY	0.95%	\$3,250,776	\$3,525,623	\$1,730,855	\$1,562,685	44.32%
18	MID CENTURY INSURANCE COMPANY	0.92%	\$3,135,466	\$3,119,136	\$1,805,441	\$1,800,970	57.74%
19	HARTFORD UNDERWRITERS INSURANCE CO	0.86%	\$2,959,845	\$2,880,442	\$2,543,065	\$2,657,359	92.26%
20	LIBERTY MUTUAL FIRE INSURANCE CO	0.75%	\$2,579,904	\$2,529,273	\$1,535,947	\$1,535,947	60.73%
21	AMERICAN NATIONAL PROPERTY & CASUALTY C	0.64%	\$2,179,316	\$2,062,808	\$1,292,792	\$1,313,358	63.67%
22	PROGRESSIVE NORTHWESTERN INS CO	0.63%	\$2,173,719	\$2,584,183	\$1,458,482	\$1,282,201	49.62%
23	SHELTER GENERAL INS CO	0.63%	\$2,172,216	\$1,966,548	\$1,098,069	\$1,150,337	58.50%
24	USAA CASUALTY INSURANCE COMPANY	0.59%	\$2,004,555	\$1,967,268	\$1,346,023	\$1,305,612	66.37%
25	COLUMBIA MUTUAL INSURANCE CO	0.57%	\$1,950,444	\$1,913,099	\$1,107,447	\$1,116,957	58.38%
26	AMERICAN ECONOMY INSURANCE COMPANY	0.55%	\$1,899,391	\$1,918,022	\$893,720	\$901,059	46.98%
27	CONTINENTAL INSURANCE COMPANY THE	0.54%	\$1,857,073	\$1,365,522	\$930,191	\$953,319	69.81%
28	ALLIED PROPERTY & CASUALTY INS CO	0.54%	\$1,853,558	\$1,656,930	\$1,054,713	\$1,068,195	64.47%
29	GOVERNMENT EMPLOYEES INSURANCE CO	0.50%	\$1,700,024	\$1,700,497	\$1,265,747	\$1,259,460	74.06%
30	GEICO GENERAL INS CO	0.49%	\$1,687,365	\$1,567,960	\$1,095,187	\$1,158,841	73.91%
31	CORNERSTONE NATIONAL INSURANCE COMPANY	0.43%	\$1,480,178	\$1,329,196	\$1,082,208	\$1,054,772	79.35%
32	AMERICAN MODERN HOME INSURANCE CO	0.40%	\$1,386,959	\$1,182,775	\$229,119	\$224,812	19.01%
33	AMCO INSURANCE COMPANY	0.35%	\$1,208,653	\$1,155,551	\$963,639	\$965,621	83.56%
34	GENERAL ACCIDENT INS CO OF AMERICA	0.32%	\$1,102,895	\$1,071,436	\$667,368	\$709,860	66.25%
35	DEERBROOK INSURANCE COMPANY	0.32%	\$1,087,175	\$1,011,727	\$675,885	\$699,722	69.16%
36	SAFECO INSURANCE COMPANY OF ILLINOIS	0.32%	\$1,087,114	\$1,403,705	\$965,149	\$981,117	69.89%
37	FIRST NATIONAL INS CO OF AMERICA	0.31%	\$1,076,585	\$1,101,254	\$485,588	\$486,491	44.18%
38	FIREMANS FUND INS CO OF MISSOURI	0.30%	\$1,010,727	\$987,724	\$534,098	\$552,160	55.90%
39	NATIONAL GENERAL INS CO	0.29%	\$999,347	\$996,405	\$570,453	\$511,976	51.38%
40	EMPLOYERS FIRE INSURANCE COMPANY	0.29%	\$994,624	\$1,035,281	\$490,224	\$454,773	43.93%
41	LYNDON PROPERTY INSURANCE COMPANY	0.28%	\$958,479	\$1,071,016	\$459,213	\$471,738	44.05%
42	CINCINNATI INS CO THE	0.27%	\$930,817	\$855,519	\$379,387	\$411,387	48.09%
43	GRINNELL MUTUAL REINSURANCE COMPANY	0.27%	\$918,945	\$1,009,478	\$642,004	\$661,112	65.49%
44	MILLERS MUTUAL INSURANCE ASSOCIATION	0.25%	\$849,555	\$873,198	\$388,375	\$393,250	45.04%
45	GENERAL CASUALTY CO OF ILLINOIS	0.24%	\$829,709	\$556,931	\$311,953	\$296,087	53.16%
46	PROGRESSIVE CASUALTY INSURANCE CO	0.22%	\$745,488	\$590,151	\$159,393	\$168,667	28.58%
47	AUTO OWNERS INSURANCE CO MUTUAL	0.22%	\$741,005	\$711,693	\$511,989	\$506,778	71.21%
48	NATIONWIDE MUTUAL INSURANCE COMPANY	0.22%	\$738,709	\$726,588	\$314,091	\$333,770	45.94%
49	STATE AUTO PROPERTY & CASUALTY INS CO	0.21%	\$730,019	\$737,373	\$471,976	\$479,368	65.01%
50	DAIRYLAND INSURANCE COMPANY	0.21%	\$725,352	\$715,752	\$421,452	\$369,374	51.61%
51	WINDSOR INSURANCE COMPANY	0.21%	\$716,680	\$752,465	\$453,161	\$478,814	63.63%
52	MILLERS CLASSIFIED INSURANCE COMPANY	0.20%	\$693,790	\$695,383	\$303,663	\$312,400	44.92%
53	ST PAUL GUARDIAN INSURANCE COMPANY	0.20%	\$690,330	\$776,052	\$368,935	\$332,924	42.90%
54	PHOENIX INSURANCE COMPANY THE	0.20%	\$688,567	\$602,831	\$401,507	\$418,840	69.48%
55	METROPOLITAN PROPERTY & CASUALTY INS CO	0.20%	\$683,529	\$689,552	\$240,969	\$235,493	34.15%

1998 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Comprehensive)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
56	ECONOMY PREFERRED INSURANCE COMPANY	0.20%	\$673,210	\$646,036	\$239,347	\$220,780	34.17%
57	GATEWAY INSURANCE COMPANY	0.19%	\$661,879	\$632,056	\$293,151	\$295,803	46.80%
58	AUTO CLUB FAMILY INSURANCE COMPANY	0.19%	\$653,577	\$672,029	\$420,182	\$420,128	62.52%
59	NATIONAL INSURANCE ASSOCIATION	0.18%	\$627,236	\$638,418	\$310,097	\$434,994	68.14%
60	TRAVCO INSURANCE COMPANY	0.18%	\$623,933	\$434,988	\$162,652	\$184,310	42.37%
61	SAFECO NATIONAL INSURANCE COMPANY	0.18%	\$609,781	\$820,857	\$313,864	\$311,803	37.99%
62	METROPOLITAN GROUP PROP & CAS INS CO	0.18%	\$604,882	\$1,017,598	\$333,299	\$353,714	34.76%
63	AMERICAN STATES INSURANCE COMPANY	0.17%	\$584,379	\$586,529	\$261,535	\$250,743	42.75%
64	SECURA INSURANCE A MUTUAL COMPANY	0.17%	\$578,149	\$590,663	\$434,472	\$427,620	72.40%
65	PRUDENTIAL PROPERTY & CASUALTY INS CO	0.17%	\$575,787	\$567,020	\$441,809	\$441,096	77.79%
66	SENTRY INSURANCE A MUTUAL COMPANY	0.16%	\$554,306	\$562,293	\$286,385	\$276,919	49.25%
67	COUNTRY MUTUAL INSURANCE COMPANY	0.16%	\$549,996	\$556,113	\$363,523	\$366,099	65.83%
68	DEPOSITORS INSURANCE COMPANY	0.16%	\$546,048	\$443,231	\$283,412	\$304,017	68.59%
69	IGF INSURANCE COMPANY	0.16%	\$541,551	\$646,859	\$297,389	\$277,167	42.85%
70	ATLANTIC MUTUAL INSURANCE COMPANY	0.15%	\$516,249	\$469,301	\$126,802	\$116,780	24.88%
71	WEST AMERICAN INSURANCE COMPANY	0.15%	\$506,567	\$500,052	\$271,502	\$236,131	47.22%
72	GUIDANT SPECIALTY MUTUAL INSURANCE CO	0.14%	\$469,254	\$429,300	\$296,591	\$206,927	48.20%
73	GUIDANT MUTUAL INSURANCE CO	0.13%	\$455,512	\$464,782	\$255,735	\$247,143	53.17%
74	TIG PREMIER INSURANCE COMPANY	0.13%	\$441,861	\$387,648	\$403,347	\$442,494	114.15%
75	GEICO CASUALTY COMPANY	0.12%	\$422,449	\$351,356	\$218,301	\$262,153	74.61%
76	GEICO INDEMNITY COMPANY	0.12%	\$421,800	\$373,445	\$238,981	\$272,077	72.86%
77	GUIDANT ELITE INSURANCE CO	0.12%	\$420,024	\$409,331	\$237,790	\$243,684	59.53%
78	AMERICAN MOTORISTS INSURANCE CO	0.12%	\$407,728	\$467,155	\$259,408	\$242,808	51.98%
79	PROGRESSIVE SPECIALTY INS CO	0.12%	\$395,349	\$85,043	\$18,540	\$35,753	42.04%
80	NATIONAL GENERAL ASSURANCE COMPANY	0.11%	\$370,745	\$329,735	\$206,205	\$260,159	78.90%
81	AMERICAN PREMIER INSURANCE COMPANY	0.10%	\$343,223	\$457,351	\$334,376	\$338,330	73.98%
82	CALIFORNIA CASUALTY INSURANCE CO	0.10%	\$338,057	\$289,420	\$196,345	\$200,410	69.25%
83	SAGAMORE INSURANCE COMPANY	0.09%	\$318,670	\$299,465	\$292,652	\$318,051	106.21%
84	TRUSTGARD INSURANCE COMPANY	0.09%	\$315,017	\$330,493	\$244,548	\$238,316	72.11%
85	LEADER NATIONAL INSURANCE CO	0.09%	\$311,261	\$270,720	\$162,386	\$161,376	59.61%
86	OMAHA PROPERTY AND CASUALTY INS CO	0.09%	\$299,534	\$290,997	\$229,735	\$225,319	77.43%
87	CHARTER OAK FIRE INSURANCE CO THE	0.09%	\$296,006	\$250,781	\$145,451	\$160,130	63.85%
88	TRAVELERS INDEMNITY CO OF ILLINOIS	0.09%	\$294,222	\$236,898	\$161,184	\$141,723	59.82%
89	OMNI INSURANCE COMPANY	0.09%	\$291,383	\$160,337	\$128,604	\$90,418	56.39%
90	TRAVELERS INDEMNITY COMPANY	0.08%	\$279,326	\$265,896	\$173,113	\$149,981	56.41%
91	ILLINOIS FOUNDERS INSURANCE COMPANY	0.08%	\$271,586	\$281,928	\$98,615	\$81,386	28.87%
92	METROPOLITAN GENERAL INS CO	0.08%	\$266,943	\$263,012	\$110,404	\$115,356	43.86%
93	HARTFORD FIRE INSURANCE COMPANY	0.08%	\$266,577	\$217,825	\$130,080	\$146,685	67.34%
94	FAIRMONT INSURANCE COMPANY	0.08%	\$265,888	\$267,703	\$74,312	\$66,912	24.99%
95	AMERICAN RELIABLE INSURANCE COMPANY	0.08%	\$265,827	\$277,834	\$108,089	\$84,492	30.41%
96	ATLANTA SPECIALTY INSURANCE COMPANY	0.08%	\$264,432	\$359,326	\$229,502	\$208,287	57.97%
97	MENDOTA INSURANCE COMPANY	0.08%	\$260,645	\$219,368	\$108,651	\$131,084	59.76%
98	AMERICAN BANKERS INS CO OF FLORIDA	0.08%	\$259,876	\$349,590	\$31,829	\$3,283	0.94%
99	HAWKEYE SECURITY INSURANCE COMPANY	0.07%	\$243,584	\$226,832	\$141,732	\$141,287	62.29%
100	STATE NATIONAL INSURANCE COMPANY INC	0.07%	\$234,340	\$167,899	\$31,262	\$36,291	21.61%
101	INFINITY INSURANCE COMPANY	0.07%	\$229,731	\$214,748	\$187,381	\$165,233	76.94%
102	TRAVELERS PROPERTY CASUALTY INS CO	0.07%	\$225,714	\$421,595	\$222,955	\$222,717	52.83%
103	AMICA MUTUAL INSURANCE COMPANY	0.06%	\$216,574	\$204,967	\$51,394	\$48,729	23.77%
104	FOREMOST INSURANCE CO	0.06%	\$214,698	\$222,416	\$141,062	\$160,037	71.95%
105	VALIANT INS CO	0.06%	\$214,641	\$267,391	\$214,688	\$197,636	73.91%
106	INTEGON NATIONAL INSURANCE COMPANY	0.06%	\$211,528	\$248,759	\$180,425	\$174,708	70.23%
107	SECURITY NATIONAL INSURANCE COMPANY	0.06%	\$205,778	\$204,546	\$93,681	\$92,630	45.29%
108	TEACHERS INSURANCE COMPANY	0.06%	\$199,942	\$194,555	\$115,252	\$129,810	66.72%
109	CITIZENS INS CO OF AMERICA	0.06%	\$196,530	\$238,255	\$155,194	\$161,131	67.63%
110	TRI STATE INSURANCE COMPANY	0.06%	\$195,285	\$261,554	\$159,659	\$679,408	259.76%

1998 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Comprehensive)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
111	NATIONAL ALLIANCE INSURANCE CO	0.06%	\$194,740	\$188,725	\$250,424	\$261,545	138.59%
112	UNIVERSAL UNDERWRITERS INS CO	0.06%	\$192,514	\$168,724	\$130,285	\$142,647	84.54%
113	VIGILANT INSURANCE COMPANY	0.05%	\$187,677	\$191,715	\$72,567	\$68,961	35.97%
114	ATLANTA CASUALTY COMPANY	0.05%	\$185,910	\$234,304	\$186,348	\$162,398	69.31%
115	UNITED SECURITY INSURANCE COMPANY	0.05%	\$176,090	\$178,252	\$108,369	\$108,636	60.95%
116	EMCASCO INSURANCE COMPANY	0.05%	\$175,979	\$175,638	\$132,568	\$142,516	81.14%
117	GREENWICH INSURANCE COMPANY	0.05%	\$175,434	\$145,028	\$117,142	\$206,809	142.60%
118	FEDERATED MUTUAL INSURANCE COMPANY	0.05%	\$174,406	\$179,069	\$149,755	\$153,785	85.88%
119	LIBERTY INSURANCE CORPORATION	0.05%	\$170,357	\$145,254	\$66,836	\$66,836	46.01%
120	AMERICAN NATIONAL GENERAL INS CO	0.05%	\$168,623	\$166,337	\$94,323	\$82,325	49.49%
121	PAFCO GENERAL INSURANCE COMPANY	0.05%	\$166,982	\$151,849	\$93,671	\$104,875	69.07%
122	GENERAL INSURANCE CO OF AMERICA	0.05%	\$164,967	\$183,324	\$50,928	\$51,255	27.96%
123	FEDERAL INSURANCE COMPANY	0.05%	\$164,804	\$156,549	\$9,668	\$9,184	5.87%
124	METROPOLITAN CASUALTY INS CO	0.05%	\$164,521	\$166,748	\$49,404	\$40,620	24.36%
125	MIC GENERAL INSURANCE CORPORATION	0.05%	\$161,797	\$165,317	\$139,410	\$147,939	89.49%
126	NATIONWIDE MUTUAL FIRE INSURANCE CO	0.04%	\$153,329	\$155,287	\$70,389	\$67,381	43.39%
127	AMERICAN FIRE & CASUALTY COMPANY	0.04%	\$149,702	\$144,535	\$96,458	\$95,761	66.25%
128	FIDELITY & GUARANTY INS UNDERWRITERS	0.04%	\$144,919	\$164,980	\$61,842	\$39,152	23.73%
129	TRADERS INSURANCE COMPANY	0.04%	\$142,694	\$143,455	\$40,890	\$37,026	25.81%
130	AMEX ASSURANCE COMPANY	0.04%	\$139,813	\$137,788	\$107,333	\$110,432	80.15%
131	FARMERS UNION CO-OPERATIVE INS CO OF NE	0.04%	\$130,338	\$127,435	\$95,177	\$93,274	73.19%
132	COLONIAL PENN FRANKLIN INSURANCE CO	0.04%	\$128,469	\$114,707	\$97,711	\$98,510	85.88%
133	MIDLAND RISK INSURANCE COMPANY	0.04%	\$128,297	\$114,758	\$49,114	\$50,441	43.95%
134	ECONOMY FIRE & CASUALTY COMPANY	0.04%	\$124,904	\$129,902	\$66,816	\$64,869	49.94%
135	CALIFORNIA CASUALTY INDEMNITY EXCHANGE	0.04%	\$124,827	\$105,666	\$75,809	\$79,032	74.79%
136	WORLDWIDE INSURANCE COMPANY	0.03%	\$104,006	\$91,294	\$60,589	\$42,114	46.13%
137	FIDELITY AND CASUALTY CO OF NY	0.03%	\$102,217	\$453,681	\$148,636	\$148,633	32.76%
138	DIRECT AUTO INS CO	0.03%	\$101,122	\$100,730	\$50,457	\$50,457	50.09%
139	PACIFIC INDEMNITY COMPANY	0.03%	\$100,501	\$94,166	\$54,544	\$53,988	57.33%
140	MASSACHUSETTS BAY INS CO	0.03%	\$100,090	\$124,136	\$65,724	\$64,634	52.07%
141	GENERAL CASUALTY CO OF WISCONSIN	0.03%	\$99,707	\$186,643	\$126,545	\$115,263	61.76%
142	OHIO CASUALTY INSURANCE COMPANY	0.03%	\$88,191	\$89,255	\$61,835	\$65,589	73.48%
143	ASSURANCE COMPANY OF AMERICA	0.03%	\$87,953	\$105,883	\$83,167	\$80,093	75.64%
144	HORACE MANN INSURANCE COMPANY	0.02%	\$84,622	\$84,585	\$35,839	\$42,019	49.68%
145	PHARMACISTS MUTUAL INSURANCE COMPANY	0.02%	\$83,757	\$84,398	\$100,081	\$110,917	131.42%
146	TRINITY UNIVERSAL INS CO OF KANSAS INC	0.02%	\$82,010	\$91,851	\$59,428	\$60,420	65.78%
147	COLONIAL PENN INSURANCE COMPANY	0.02%	\$77,001	\$78,620	\$46,720	\$34,620	44.03%
148	GREAT NORTHERN INSURANCE COMPANY	0.02%	\$72,786	\$63,065	\$46,273	\$46,395	73.57%
149	ELECTRIC INSURANCE COMPANY	0.02%	\$67,173	\$64,995	\$26,431	\$26,126	40.20%
150	NORTHERN INSURANCE CO OF NEW YORK	0.02%	\$64,960	\$71,681	\$83,426	\$77,640	108.31%
151	UNITED FIRE AND CASUALTY COMPANY	0.02%	\$64,914	\$69,009	\$51,328	\$51,328	74.38%
152	FARM AND CITY INSURANCE COMPANY	0.02%	\$64,872	\$63,173	\$10,537	\$12,204	19.32%
153	NATIONAL INTERSTATE INSURANCE COMPANY	0.02%	\$63,066	\$51,209	\$11,825	\$22,412	43.77%
154	WARNER INSURANCE COMPANY	0.02%	\$62,655	\$59,059	\$40,741	\$30,881	52.29%
155	TRAVELERS INDEMNITY CO OF AMERICA	0.02%	\$60,674	\$44,855	\$13,102	\$35,622	79.42%
156	VIKING INSURANCE COMPANY OF WI	0.02%	\$52,688	\$50,362	\$28,814	\$49,758	98.80%
157	USAA GENERAL INDEMNITY COMPANY	0.01%	\$50,787	\$39,664	\$15,761	\$18,258	46.03%
158	UNITED STATES FIDELITY & GUARANTY CO	0.01%	\$50,755	\$59,849	\$14,127	\$13,244	22.13%
159	GRINNELL SELECT INSURANCE COMPANY	0.01%	\$50,201	\$45,303	\$60,120	\$61,688	136.17%
160	HARTFORD ACCIDENT & INDEMNITY CO	0.01%	\$49,343	\$34,590	\$18,452	\$18,489	53.45%
161	COLONIAL INSURANCE CO OF WISCONSIN	0.01%	\$47,913	\$50,896	\$33,224	\$12,661	24.88%
162	FARMERS ALLIANCE MUTUAL INS CO	0.01%	\$47,175	\$47,109	\$25,580	\$22,080	46.87%
163	HARTFORD CASUALTY INS CO	0.01%	\$42,355	\$39,554	\$20,599	\$20,653	52.21%
164	WORKMENS AUTO INSURANCE COMPANY	0.01%	\$42,234	\$29,234	\$14,341	\$23,172	79.26%
165	REGENT INSURANCE COMPANY	0.01%	\$42,122	\$88,233	\$31,267	\$27,320	30.96%

1998 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Comprehensive)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
166	GUIDANT AMERICA INSURANCE CO	0.01%	\$39,659	\$39,390	\$34,680	\$34,586	87.80%
167	ALLIANCE INSURANCE COMPANY INC	0.01%	\$37,609	\$35,881	\$11,107	\$12,607	35.14%
168	AMERICAN AND FOREIGN INSURANCE CO	0.01%	\$35,405	\$37,852	\$53,666	\$156,702	413.99%
169	CONTINENTAL WESTERN INSURANCE CO	0.01%	\$34,875	\$35,760	\$22,203	\$21,718	60.73%
170	EMPLOYERS MUTUAL CASUALTY COMPANY	0.01%	\$29,229	\$26,747	\$7,130	\$26,342	98.49%
171	TOKIO MARINE AND FIRE INS CO LTD (US BR	0.01%	\$27,812	\$30,356	\$30,643	\$30,922	101.86%
172	MERASTAR INSURANCE COMPANY	0.01%	\$27,142	\$27,427	\$25,079	\$24,733	90.18%
173	SHELBY CASUALTY INSURANCE COMPANY	0.01%	\$27,089	\$28,119	\$8,070	\$11,226	39.92%
174	STATE AUTO NATIONAL INSURANCE COMPANY	0.01%	\$23,538	\$17,384	\$10,393	\$10,664	61.34%
175	EAGLE AMERICAN INSURANCE COMPANY	0.01%	\$21,939	\$27,113	\$15,473	\$12,790	47.17%
176	HANOVER INSURANCE COMPANY THE	0.01%	\$20,070	\$28,178	\$13,413	\$13,414	47.60%
177	GREAT AMERICAN INSURANCE COMPANY	0.01%	\$19,933	\$17,048	\$14	\$351	-2.06%
178	RELIANCE NATIONAL INSURANCE COMPANY	0.01%	\$19,611	\$3,081	\$50	\$213	6.91%
179	ECONOMY PREMIER ASSURANCE COMPANY	0.01%	\$18,944	\$19,390	\$7,678	\$6,234	32.15%
180	COUNTRY PREFERRED INSURANCE COMPANY	0.01%	\$18,891	\$5,562	\$6,941	\$7,105	127.74%
181	HAULERS INSURANCE COMPANY INC	0.01%	\$18,692	\$12,777	\$15,428	\$16,268	127.32%
182	MARKEL AMERICAN INSURANCE COMPANY	0.01%	\$17,254	\$15,747	\$14,263	\$21,596	137.14%
183	ARMED FORCES INSURANCE EXCHANGE	0.00%	\$15,515	\$14,822	\$10,139	\$10,175	68.65%
184	CENTENNIAL INSURANCE COMPANY	0.00%	\$11,868	\$12,185	\$2,355	\$2,299	18.87%
185	COUNTRY CASUALTY INS CO	0.00%	\$10,781	\$11,350	\$0	\$57	-0.50%
186	TRINITY UNIVERSAL INSURANCE COMPANY	0.00%	\$10,682	\$11,230	\$847	\$760	6.77%
187	ST PAUL MERCURY INSURANCE COMPANY	0.00%	\$10,236	\$9,392	\$0	\$2,549	27.14%
188	AMERICAN SPIRIT INSURANCE COMPANY	0.00%	\$10,174	\$12,487	\$16,634	\$14,349	114.91%
189	COREGIS INSURANCE COMPANY	0.00%	\$10,097	\$4,993	\$4,880	\$2,507	50.21%
190	NATIONWIDE PROPERTY & CASUALTY INS CO	0.00%	\$10,033	\$10,575	\$4,219	\$4,216	39.87%
191	AMERICAN FIRE AND INDEMNITY COMPANY	0.00%	\$7,599	\$8,251	\$4,407	\$5,067	61.41%
192	FOREMOST PROPERTY AND CASUALTY INS CO	0.00%	\$6,871	\$3,266	\$317	\$317	9.71%
193	PRUDENTIAL GENERAL INS CO	0.00%	\$6,860	\$5,379	\$3,480	\$3,480	64.70%
194	TWIN CITY FIRE INS CO	0.00%	\$5,552	\$5,463	\$2,142	\$2,155	39.45%
195	MARYLAND CASUALTY COMPANY	0.00%	\$4,625	\$5,532	\$8,154	\$9,139	165.20%
196	FOREMOST SIGNATURE INSURANCE COMPANY	0.00%	\$4,605	\$6,388	\$509	\$379	5.93%
197	UNITED PACIFIC INSURANCE COMPANY	0.00%	\$4,507	\$580	\$90	\$129	22.24%
198	TICO INSURANCE COMPANY	0.00%	\$3,983	\$463	\$50	\$50	10.80%
199	AMERICAN INDEMNITY COMPANY	0.00%	\$3,394	\$3,613	\$6,466	\$6,456	178.69%
200	CINCINNATI INDEMNITY COMPANY INC	0.00%	\$2,952	\$3,825	\$19,225	\$19,315	504.97%
201	FRONTIER INSURANCE COMPANY	0.00%	\$2,389	\$1,686	\$19,537	\$19,760	1172.00%
202	TEXAS GENERAL INDEMNITY COMPANY	0.00%	\$2,235	\$2,328	\$0	\$0	0.00%
203	AMERICAN PROTECTION INSURANCE CO	0.00%	\$1,853	\$1,132	\$1,962	\$84	7.42%
204	CINCINNATI CASUALTY COMPANY THE	0.00%	\$1,821	\$2,482	\$2,380	\$2,380	95.89%
205	KANSAS CITY FIRE & MARINE INS CO	0.00%	\$1,712	\$13,942	\$2,680	\$2,680	19.22%
206	VICTORIA FIRE & CASUALTY COMPANY	0.00%	\$1,551	\$231	\$0	\$0	0.00%
207	GLENS FALLS INSURANCE COMPANY THE	0.00%	\$1,544	\$10,601	\$380	\$755	7.12%
208	SAFEGUARD INSURANCE COMPANY	0.00%	\$1,203	\$1,052	\$53	\$52	4.94%
209	NAU COUNTRY INSURANCE COMPANY	0.00%	\$1,096	\$1,002	\$0	\$0	0.00%
210	RELIANCE INSURANCE COMPANY	0.00%	\$940	\$200	\$0	\$15	7.50%
211	VALLEY NATIONAL INSURANCE COMPANY	0.00%	\$879	\$77	\$0	\$0	0.00%
212	ROYAL INDEMNITY COMPANY	0.00%	\$878	\$983	\$50	\$51	5.19%
213	LIBERTY MUTUAL INSURANCE COMPANY	0.00%	\$831	\$785	\$266	\$317	40.38%
214	NORTH AMERICAN SPECIALTY INS CO	0.00%	\$757	\$909	\$0	\$24	-2.64%
215	VIRGINIA SURETY COMPANY INC	0.00%	\$723	\$44,768	\$34,271	\$33,199	74.16%
216	COMMERCIAL UNION INSURANCE COMPANY	0.00%	\$587	\$578	\$176	\$138	23.88%
217	ROYAL INSURANCE COMPANY OF AMERICA	0.00%	\$424	\$424	\$25	\$27	6.37%
218	PRUDENTIAL COMMERCIAL INSURANCE COMPANY	0.00%	\$354	\$59	\$0	\$0	0.00%
219	FIREMANS FUND INSURANCE COMPANY	0.00%	\$347	\$412	\$113	\$21	5.10%
220	ST PAUL FIRE & MARINE INSURANCE CO	0.00%	\$259	\$289	\$82	\$47	16.26%

1998 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Comprehensive)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
221	ASSOCIATED INDEMNITY CORPORATION	0.00%	\$232	\$231	-\$454	-\$4,712	-2039.83%
222	LUMBERMENS MUTUAL CASUALTY CO	0.00%	\$201	\$245	\$69	\$30	12.24%
223	FIDELITY AND GUARANTY INSURANCE COMPANY	0.00%	\$122	\$123	\$0	\$11	8.94%
224	MOTORS INSURANCE CORPORATION	0.00%	\$84	\$84	\$25	\$17	20.24%
225	MICHIGAN MUTUAL INSURANCE COMPANY	0.00%	\$21	\$45	\$0	\$0	0.00%
226	TIG INSURANCE COMPANY	0.00%	\$19	\$19	\$6	\$6	31.58%
227	ZURICH INSURANCE COMPANY	0.00%	\$17	\$14	\$4	\$4	28.57%
228	BITUMINOUS CASUALTY CORPORATION	0.00%	\$1	\$1	\$0	\$0	0.00%
229	JOHN DEERE INSURANCE COMPANY	0.00%	\$1	\$1	\$0	\$0	0.00%
230	NORTHBROOK PROPERTY & CASUALTY INS CO	0.00%	\$1	\$1	\$1	\$1	100.00%
231	AGRICULTURAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$1	N/A
232	AMERICAN ALLIANCE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$4	N/A
233	AMERICAN EMPLOYERS INSURANCE CO	0.00%	\$0	-\$30	\$0	\$0	0.00%
234	AMERICAN INSURANCE COMPANY THE	0.00%	\$0	\$0	\$18	-\$687	N/A
235	AMERICAN NATIONAL FIRE INSURANCE CO	0.00%	\$0	\$0	\$0	\$2	N/A
236	AUTOMOBILE INS CO OF HARTFORD CT	0.00%	\$0	\$74	\$0	-\$4,702	-6354.05%
237	BOSTON OLD COLONY INSURANCE COMPANY	0.00%	\$0	\$945	-\$970	-\$1,330	-140.74%
238	CASUALTY RECIPROCAL EXCHANGE	0.00%	\$0	\$0	-\$17	\$529	N/A
239	CENTURY INDEMNITY COMPANY	0.00%	\$0	\$0	\$136	\$834	N/A
240	CIGNA INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$236	N/A
241	CIGNA PROPERTY & CASUALTY INS CO	0.00%	\$0	\$5	\$0	\$0	0.00%
242	CONTINENTAL CASUALTY COMPANY	0.00%	\$0	\$0	-\$117	-\$117	N/A
243	EQUITY MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	-\$4,117	-\$6,056	N/A
244	FARMLAND MUTUAL INSURANCE COMPANY	0.00%	\$0	\$1	-\$225	-\$224	-22400.00%
245	INSURANCE COMPANY OF NORTH AMERICA	0.00%	\$0	\$0	-\$1	-\$1	N/A
246	INTERNATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$29	N/A
247	INTERSTATE INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
248	MARKEL INSURANCE COMPANY	0.00%	\$0	\$54	\$0	-\$897	-1661.11%
249	METROPOLITAN DIRECT PROPERTY AND CASUALTY INS CO	0.00%	\$0	\$0	\$0	-\$15	N/A
250	MONTGOMERY WARD INSURANCE COMPANY	0.00%	\$0	\$0	-\$426	-\$426	N/A
251	NATIONAL SURETY CORPORATION	0.00%	\$0	\$0	\$0	-\$137	N/A
252	NATIONWIDE AGRIBUSINESS INS CO	0.00%	\$0	\$0	\$0	-\$103	N/A
253	NATIONWIDE GENERAL INSURANCE CO	0.00%	\$0	\$0	\$0	-\$1	N/A
254	OHIO SECURITY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$3	N/A
255	STANDARD FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$821	N/A
256	TRAVELERS CASUALTY AND SURETY CO	0.00%	\$0	\$0	\$0	-\$14,486	N/A
257	TRAVELERS PROPERTY CASUALTY INSURANCE CO OF ILL	0.00%	\$0	\$0	\$0	-\$14	N/A
258	VALLEY FORGE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
259	EMPLOYERS INSURANCE OF WAUSAU A MUTUAL	0.00%	-\$1	-\$1	\$0	\$0	0.00%
260	YASUDA FIRE & MARINE INS CO OF AMER TH	0.00%	-\$29	\$55	\$0	\$0	0.00%
261	EMPIRE FIRE AND MARINE INSURANCE CO	0.00%	-\$61	-\$57	\$0	\$0	0.00%
262	NORTHERN ASSURANCE CO OF AMERICA	0.00%	-\$247	-\$249	\$0	\$0	0.00%
263	AMERICAN CASUALTY CO OF READING PA	0.00%	-\$354	-\$354	-\$75	-\$77	21.75%
264	AMERISURE INSURANCE COMPANY	0.00%	-\$662	\$19,780	\$18,128	\$1,979	10.01%
265	VOYAGER PROPERTY & CASUALTY INS CO	0.00%	-\$3,182	\$13,736	\$5,699	\$5,082	37.00%
TOTAL		100.00%	\$342,533,699	\$335,574,392	\$212,697,289	\$215,206,367	64.13%

**1998 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Collision)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	STATE FARM MUTUAL AUTOMOBILE INS CO	23.67%	\$144,210,374	\$142,564,140	\$88,218,650	\$88,232,137	61.89%
2	AMERICAN FAMILY MUTUAL INS CO	14.74%	\$89,794,518	\$85,927,885	\$56,255,752	\$56,996,440	66.33%
3	FARMERS INSURANCE COMPANY INC	7.13%	\$43,418,319	\$42,836,895	\$24,480,717	\$24,296,470	56.72%
4	SHELTER MUTUAL INSURANCE CO	5.90%	\$35,966,306	\$34,792,630	\$21,363,026	\$21,320,439	61.28%
5	ALLSTATE INSURANCE COMPANY	4.53%	\$27,610,615	\$26,964,484	\$14,857,866	\$15,488,594	57.44%
6	AMERICAN STANDARD INS CO OF WISCONSIN	3.45%	\$21,043,857	\$20,988,956	\$12,683,792	\$12,526,874	59.68%
7	AUTOMOBILE CLUB INTER-INS EXCHANGE	3.16%	\$19,244,935	\$18,794,765	\$11,451,653	\$11,629,109	61.87%
8	FARM BUREAU TOWN & COUNTRY INS CO OF MO	2.20%	\$13,411,149	\$13,749,968	\$9,227,612	\$9,528,777	69.30%
9	SAFECO INSURANCE CO OF AMERICA	1.86%	\$11,358,003	\$9,660,940	\$5,180,527	\$5,184,664	53.67%
10	PROGRESSIVE CLASSIC INSURANCE COMPANY	1.67%	\$10,186,200	\$7,396,152	\$4,176,807	\$4,184,848	56.58%
11	ALLSTATE INDEMNITY COMPANY	1.60%	\$9,734,157	\$9,911,654	\$5,232,234	\$5,367,324	54.15%
12	MID CENTURY INSURANCE COMPANY	1.53%	\$9,300,714	\$9,100,306	\$6,747,479	\$6,705,605	73.69%
13	STATE FARM FIRE AND CASUALTY CO	1.37%	\$8,345,307	\$8,102,906	\$5,520,454	\$5,528,348	68.23%
14	UNITED SERVICES AUTOMOBILE ASSOCIATION	1.18%	\$7,200,133	\$7,184,812	\$4,554,989	\$4,399,054	61.23%
15	AMERICAN STATES PREFERRED INS CO	1.17%	\$7,102,524	\$7,047,818	\$5,308,043	\$5,414,072	76.82%
16	CAMERON MUTUAL INSURANCE COMPANY	1.13%	\$6,909,450	\$7,007,611	\$4,027,185	\$3,759,751	53.65%
17	HARTFORD UNDERWRITERS INSURANCE CO	1.09%	\$6,650,094	\$5,963,218	\$3,681,776	\$3,721,918	62.41%
18	LIBERTY MUTUAL FIRE INSURANCE CO	0.90%	\$5,509,160	\$5,322,542	\$3,366,560	\$3,366,560	63.25%
19	PROGRESSIVE NORTHWESTERN INS CO	0.76%	\$4,641,584	\$6,200,383	\$3,588,500	\$3,599,771	58.06%
20	USAA CASUALTY INSURANCE COMPANY	0.67%	\$4,050,797	\$3,932,926	\$3,086,722	\$3,014,630	76.65%
21	SHELTER GENERAL INS CO	0.61%	\$3,685,593	\$3,259,192	\$2,552,814	\$2,674,327	82.05%
22	AMERICAN NATIONAL PROPERTY & CASUALTY C	0.59%	\$3,623,227	\$3,427,862	\$2,576,301	\$2,653,042	77.40%
23	GEICO GENERAL INS CO	0.55%	\$3,350,396	\$3,070,162	\$1,905,255	\$2,073,959	67.55%
24	GOVERNMENT EMPLOYEES INSURANCE CO	0.52%	\$3,177,890	\$3,114,358	\$2,215,535	\$2,314,050	74.30%
25	CONTINENTAL INSURANCE COMPANY THE	0.50%	\$3,053,239	\$2,141,627	\$1,586,680	\$1,588,832	74.19%
26	FIRST NATIONAL INS CO OF AMERICA	0.47%	\$2,834,465	\$2,763,016	\$1,554,362	\$1,527,237	55.27%
27	CORNERSTONE NATIONAL INSURANCE COMPANY	0.46%	\$2,776,950	\$2,498,903	\$1,950,840	\$1,971,278	78.89%
28	COLUMBIA MUTUAL INSURANCE CO	0.46%	\$2,774,034	\$2,708,437	\$1,678,659	\$1,775,320	65.55%
29	DEERBROOK INSURANCE COMPANY	0.45%	\$2,715,838	\$2,555,151	\$2,050,574	\$1,965,247	76.91%
30	ALLIED PROPERTY & CASUALTY INS CO	0.41%	\$2,510,209	\$2,243,562	\$1,402,952	\$1,420,608	63.32%
31	SAFECO INSURANCE COMPANY OF ILLINOIS	0.41%	\$2,508,855	\$3,226,762	\$2,062,452	\$2,056,388	63.73%
32	AMERICAN ECONOMY INSURANCE COMPANY	0.41%	\$2,487,910	\$2,514,277	\$1,678,282	\$1,708,854	67.97%
33	FIREMANS FUND INS CO OF MISSOURI	0.38%	\$2,296,366	\$2,268,904	\$1,441,920	\$1,419,585	62.57%
34	WINDSOR INSURANCE COMPANY	0.37%	\$2,283,159	\$2,260,053	\$1,327,882	\$1,393,679	61.67%
35	ILLINOIS NATIONAL INSURANCE COMPANY	0.37%	\$2,275,762	\$2,007,280	\$1,110,994	\$1,191,107	59.34%
36	AUTO CLUB FAMILY INSURANCE COMPANY	0.35%	\$2,142,342	\$2,209,944	\$1,217,143	\$1,239,747	56.10%
37	PROGRESSIVE CASUALTY INSURANCE CO	0.35%	\$2,110,736	\$1,538,677	\$783,477	\$766,474	49.81%
38	EMPLOYERS FIRE INSURANCE COMPANY	0.33%	\$2,014,344	\$2,111,237	\$1,086,062	\$1,082,949	51.29%
39	GATEWAY INSURANCE COMPANY	0.31%	\$1,901,652	\$1,815,970	\$1,209,803	\$1,300,691	71.63%
40	AMCO INSURANCE COMPANY	0.28%	\$1,734,688	\$1,658,747	\$1,136,832	\$1,139,045	68.67%
41	DAIRYLAND INSURANCE COMPANY	0.25%	\$1,540,317	\$1,524,666	\$721,974	\$724,421	47.51%
42	STATE AUTO PROPERTY & CASUALTY INS CO	0.25%	\$1,525,115	\$1,540,508	\$750,866	\$745,456	48.39%
43	LEADER NATIONAL INSURANCE CO	0.24%	\$1,489,929	\$1,188,456	\$672,220	\$699,611	58.87%
44	SAGAMORE INSURANCE COMPANY	0.23%	\$1,406,272	\$1,373,086	\$592,255	\$641,130	46.69%
45	PROGRESSIVE SPECIALTY INS CO	0.23%	\$1,396,156	\$237,984	\$116,217	\$167,401	70.34%
46	IGF INSURANCE COMPANY	0.23%	\$1,383,961	\$1,523,334	\$1,111,630	\$1,243,687	81.64%
47	SAFECO NATIONAL INSURANCE COMPANY	0.23%	\$1,379,492	\$1,848,672	\$1,013,313	\$992,147	53.67%
48	PHOENIX INSURANCE COMPANY THE	0.22%	\$1,369,505	\$1,198,842	\$816,750	\$856,563	71.45%
49	MILLERS MUTUAL INSURANCE ASSOCIATION	0.22%	\$1,342,369	\$1,383,127	\$656,070	\$641,618	46.39%
50	GRINNELL MUTUAL REINSURANCE COMPANY	0.22%	\$1,309,992	\$1,477,449	\$895,086	\$819,105	55.44%
51	ST PAUL GUARDIAN INSURANCE COMPANY	0.21%	\$1,289,916	\$1,395,675	\$680,919	\$644,160	46.15%
52	AMERICAN PREMIER INSURANCE COMPANY	0.21%	\$1,277,978	\$1,599,565	\$1,293,644	\$1,290,190	80.66%
53	FIRST AMERICAN INSURANCE COMPANY	0.20%	\$1,228,423	\$1,491,229	\$1,042,952	\$1,038,535	69.64%
54	PRUDENTIAL PROPERTY & CASUALTY INS CO	0.20%	\$1,204,115	\$1,187,393	\$730,421	\$687,942	57.94%
55	GEICO CASUALTY COMPANY	0.19%	\$1,183,488	\$996,741	\$520,030	\$596,965	59.89%
56	CINCINNATI INS CO THE	0.19%	\$1,180,600	\$1,087,299	\$850,954	\$929,066	85.45%



1998 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Collision)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
57	COUNTRY MUTUAL INSURANCE COMPANY	0.19%	\$1,158,912	\$1,147,135	\$769,109	\$723,125	63.04%
58	SECURA INSURANCE A MUTUAL COMPANY	0.19%	\$1,150,811	\$1,040,052	\$637,174	\$622,186	59.82%
59	OMNI INSURANCE COMPANY	0.19%	\$1,140,732	\$631,132	\$332,932	\$431,812	68.42%
60	METROPOLITAN PROPERTY & CASUALTY INS CO	0.19%	\$1,139,945	\$1,150,220	\$621,694	\$598,285	52.01%
61	AUTO OWNERS INSURANCE CO MUTUAL	0.19%	\$1,133,049	\$1,095,603	\$775,495	\$772,739	70.53%
62	TRAVCO INSURANCE COMPANY	0.18%	\$1,118,981	\$781,734	\$439,218	\$464,711	59.45%
63	METROPOLITAN GROUP PROP & CAS INS CO	0.18%	\$1,078,700	\$585,063	\$639,243	\$660,303	112.86%
64	MILLERS CLASSIFIED INSURANCE COMPANY	0.17%	\$1,063,306	\$1,066,615	\$382,022	\$381,821	35.80%
65	GEICO INDEMNITY COMPANY	0.17%	\$1,036,639	\$931,086	\$554,874	\$597,127	64.13%
66	NATIONAL GENERAL INS CO	0.17%	\$1,031,027	\$1,018,282	\$709,549	\$650,495	63.88%
67	GENERAL CASUALTY CO OF ILLINOIS	0.17%	\$1,017,890	\$690,052	\$674,249	\$705,761	102.28%
68	ATLANTA SPECIALTY INSURANCE COMPANY	0.16%	\$979,000	\$1,256,819	\$909,866	\$833,490	66.32%
69	SENTRY INSURANCE A MUTUAL COMPANY	0.16%	\$958,331	\$921,044	\$707,881	\$663,084	71.99%
70	NATIONAL INSURANCE ASSOCIATION	0.15%	\$935,831	\$952,515	\$730,109	\$649,007	68.14%
71	AMERICAN STATES INSURANCE COMPANY	0.15%	\$925,420	\$927,507	\$596,061	\$619,625	66.81%
72	ECONOMY PREFERRED INSURANCE COMPANY	0.15%	\$912,147	\$842,067	\$529,280	\$514,250	61.07%
73	DEPOSITORS INSURANCE COMPANY	0.14%	\$866,924	\$703,551	\$464,896	\$498,773	70.89%
74	GUIDANT MUTUAL INSURANCE CO	0.14%	\$865,548	\$879,331	\$410,557	\$411,977	46.85%
75	WEST AMERICAN INSURANCE COMPANY	0.14%	\$852,174	\$843,307	\$604,771	\$613,813	72.79%
76	GUIDANT ELITE INSURANCE CO	0.14%	\$846,382	\$821,197	\$465,148	\$472,258	57.51%
77	AMERICAN MOTORISTS INSURANCE CO	0.13%	\$821,680	\$946,485	\$504,308	\$438,887	46.37%
78	NATIONWIDE MUTUAL INSURANCE COMPANY	0.13%	\$785,233	\$785,954	\$480,490	\$473,190	60.21%
79	TIG PREMIER INSURANCE COMPANY	0.13%	\$771,015	\$673,782	\$831,522	\$994,898	147.66%
80	AMERICAN INTERNATIONAL SOUTH INS CO	0.12%	\$715,151	\$389,106	\$229,406	\$324,563	83.41%
81	METROPOLITAN GENERAL INS CO	0.12%	\$711,596	\$700,843	\$503,686	\$519,667	74.15%
82	ATLANTA CASUALTY COMPANY	0.12%	\$700,553	\$856,039	\$486,014	\$486,062	56.78%
83	ATLANTIC MUTUAL INSURANCE COMPANY	0.11%	\$696,481	\$622,217	\$271,967	\$269,577	43.33%
84	INTEGON NATIONAL INSURANCE COMPANY	0.11%	\$657,448	\$773,164	\$436,188	\$422,368	54.63%
85	HARTFORD FIRE INSURANCE COMPANY	0.11%	\$654,087	\$531,767	\$345,695	\$348,745	65.58%
86	TRAVELERS INDEMNITY CO OF ILLINOIS	0.11%	\$652,717	\$532,812	\$349,011	\$369,797	69.40%
87	NATIONAL GENERAL ASSURANCE COMPANY	0.11%	\$652,375	\$581,840	\$543,341	\$535,080	91.96%
88	OMAHA PROPERTY AND CASUALTY INS CO	0.11%	\$650,525	\$618,949	\$344,349	\$374,687	60.54%
89	VIGILANT INSURANCE COMPANY	0.11%	\$645,935	\$647,953	\$384,804	\$376,104	58.04%
90	ILLINOIS FOUNDERS INSURANCE COMPANY	0.10%	\$620,613	\$645,108	\$415,083	\$365,468	56.65%
91	TRAVELERS INDEMNITY COMPANY	0.09%	\$550,154	\$523,300	\$350,632	\$346,525	66.22%
92	CALIFORNIA CASUALTY INSURANCE CO	0.09%	\$546,639	\$474,191	\$345,342	\$374,938	79.07%
93	CHARTER OAK FIRE INSURANCE CO THE	0.09%	\$543,889	\$463,478	\$201,662	\$196,438	42.38%
94	AMERICAN INTERNATIONAL INS CO	0.09%	\$531,851	\$425,571	\$197,582	\$228,802	53.76%
95	TRUSTGARD INSURANCE COMPANY	0.08%	\$506,804	\$544,163	\$328,075	\$270,534	49.72%
96	FAIRMONT INSURANCE COMPANY	0.08%	\$500,392	\$503,586	\$443,479	\$452,513	89.86%
97	AJU INSURANCE COMPANY	0.08%	\$491,857	\$338,241	\$168,405	\$216,919	64.13%
98	GENERAL INSURANCE CO OF AMERICA	0.08%	\$485,516	\$516,477	\$329,340	\$326,745	63.26%
99	PAFCO GENERAL INSURANCE COMPANY	0.08%	\$478,071	\$505,290	\$302,854	\$339,454	67.18%
100	FEDERAL INSURANCE COMPANY	0.08%	\$477,434	\$458,094	\$298,555	\$294,600	64.31%
101	TRAVELERS PROPERTY CASUALTY INS CO	0.07%	\$455,965	\$852,033	\$605,912	\$627,656	73.67%
102	LIBERTY INSURANCE CORPORATION	0.07%	\$445,462	\$319,985	\$289,418	\$289,418	90.45%
103	AMERICAN NATIONAL GENERAL INS CO	0.07%	\$414,168	\$408,210	\$232,149	\$248,209	60.80%
104	VALIANT INS CO	0.07%	\$410,442	\$511,416	\$312,396	\$329,201	64.37%
105	SECURITY NATIONAL INSURANCE COMPANY	0.07%	\$409,020	\$404,381	\$218,590	\$219,973	54.40%
106	GENERAL ACCIDENT INS CO OF AMERICA	0.07%	\$404,037	\$382,367	\$228,600	\$248,067	64.88%
107	OLD REPUBLIC MINNEHOMA INSURANCE CO	0.07%	\$402,581	\$434,999	\$222,767	\$209,802	48.23%
108	AMICA MUTUAL INSURANCE COMPANY	0.06%	\$387,467	\$368,709	\$117,204	\$123,424	33.47%
109	CITIZENS INS CO OF AMERICA	0.06%	\$360,359	\$438,504	\$268,295	\$299,243	68.24%
110	HAWKEYE SECURITY INSURANCE COMPANY	0.06%	\$353,082	\$326,678	\$275,116	\$268,041	82.05%
111	TEACHERS INSURANCE COMPANY	0.06%	\$351,490	\$336,951	\$149,351	\$131,721	39.09%
112	MIC GENERAL INSURANCE CORPORATION	0.06%	\$347,074	\$344,223	\$338,160	\$299,899	87.12%

**1998 PROPERTY/CASUALTY INSURANCE**  
**TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Collision)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
113	PACIFIC INDEMNITY COMPANY	0.06%	\$344,970	\$335,677	\$147,570	\$146,258	43.57%
114	EMCASCO INSURANCE COMPANY	0.06%	\$336,026	\$334,652	\$130,724	\$161,149	48.15%
115	COLONIAL PENN FRANKLIN INSURANCE CO	0.05%	\$314,528	\$280,836	\$239,225	\$241,180	85.88%
116	FEDERATED MUTUAL INSURANCE COMPANY	0.05%	\$309,596	\$316,282	\$140,436	\$129,158	40.84%
117	TRADERS INSURANCE COMPANY	0.05%	\$298,728	\$296,587	\$208,609	\$228,313	76.98%
118	UNITED SECURITY INSURANCE COMPANY	0.05%	\$295,660	\$299,356	\$355,339	\$332,551	111.09%
119	AMEX ASSURANCE COMPANY	0.05%	\$282,209	\$273,644	\$191,142	\$196,040	71.64%
120	GREAT NORTHERN INSURANCE COMPANY	0.04%	\$267,856	\$235,243	\$194,165	\$194,783	82.80%
121	NATIONWIDE MUTUAL FIRE INSURANCE CO	0.04%	\$266,887	\$270,169	\$207,554	\$205,227	75.96%
122	FIDELITY & GUARANTY INS UNDERWRITERS	0.04%	\$260,930	\$294,341	\$150,614	\$163,852	55.67%
123	FARMERS UNION CO-OPERATIVE INS CO OF NE	0.04%	\$256,547	\$251,590	\$172,640	\$179,755	71.45%
124	GUIDANT SPECIALTY MUTUAL INSURANCE CO	0.04%	\$241,200	\$241,500	\$110,445	\$100,311	41.54%
125	METROPOLITAN CASUALTY INS CO	0.04%	\$235,611	\$238,834	\$100,290	\$100,373	42.03%
126	AMERICAN FIRE & CASUALTY COMPANY	0.04%	\$235,058	\$228,106	\$158,957	\$142,232	62.35%
127	VIKING INSURANCE COMPANY OF WI	0.03%	\$210,752	\$201,449	\$80,024	\$72,008	35.75%
128	NATIONAL ALLIANCE INSURANCE CO	0.03%	\$206,155	\$199,786	\$78,994	\$89,419	44.76%
129	CALIFORNIA CASUALTY INDEMNITY EXCHANGE	0.03%	\$201,845	\$173,125	\$133,336	\$147,858	85.41%
130	MIDLAND RISK INSURANCE COMPANY	0.03%	\$192,445	\$172,138	\$73,670	\$75,662	43.95%
131	COLONIAL PENN INSURANCE COMPANY	0.03%	\$188,519	\$192,485	\$114,383	\$84,760	44.03%
132	MASSACHUSETTS BAY INS CO	0.03%	\$181,166	\$223,352	\$215,947	\$209,947	94.00%
133	ASSURANCE COMPANY OF AMERICA	0.03%	\$179,664	\$236,726	\$181,169	\$186,923	78.96%
134	TRINITY UNIVERSAL INS CO OF KANSAS INC	0.03%	\$175,111	\$193,314	\$152,815	\$159,808	82.67%
135	PHARMACISTS MUTUAL INSURANCE COMPANY	0.03%	\$169,788	\$171,086	\$62,714	\$77,149	45.09%
136	OHIO CASUALTY INSURANCE COMPANY	0.03%	\$169,497	\$170,504	\$117,691	\$128,336	75.27%
137	AMERICAN BANKERS INS CO OF FLORIDA	0.03%	\$168,121	\$227,091	\$40,720	\$18,571	8.18%
138	WORLDWIDE INSURANCE COMPANY	0.03%	\$156,075	\$148,953	\$70,819	\$98,267	65.97%
139	ECONOMY FIRE & CASUALTY COMPANY	0.03%	\$154,905	\$172,012	\$106,563	\$102,947	59.85%
140	HORACE MANN INSURANCE COMPANY	0.02%	\$150,940	\$148,408	\$53,581	\$58,933	39.71%
141	DIRECT AUTO INS CO	0.02%	\$149,328	\$148,746	\$100,328	\$92,529	62.21%
142	WORKMENS AUTO INSURANCE COMPANY	0.02%	\$145,220	\$102,153	\$21,188	\$34,236	33.51%
143	FIDELITY AND CASUALTY CO OF NY	0.02%	\$143,081	\$657,699	\$373,681	\$70,072	10.65%
144	NORTHERN INSURANCE CO OF NEW YORK	0.02%	\$131,242	\$144,528	\$116,100	\$106,013	73.35%
145	USAA GENERAL INDEMNITY COMPANY	0.02%	\$129,495	\$101,413	\$48,558	\$45,911	45.27%
146	GENERAL CASUALTY CO OF WISCONSIN	0.02%	\$126,829	\$234,234	\$122,941	\$112,479	48.02%
147	TRAVELERS INDEMNITY CO OF AMERICA	0.02%	\$124,406	\$92,668	\$29,911	\$76,749	82.82%
148	FARM AND CITY INSURANCE COMPANY	0.02%	\$122,152	\$119,007	\$86,745	\$89,052	74.83%
149	ELECTRIC INSURANCE COMPANY	0.02%	\$114,932	\$109,797	\$30,796	\$31,589	28.77%
150	LUMBER MUTUAL INSURANCE COMPANY	0.02%	\$111,990	\$107,329	\$151,271	\$179,061	166.83%
151	UNITED FIRE AND CASUALTY COMPANY	0.02%	\$103,824	\$108,727	\$78,758	\$75,122	69.09%
152	HARTFORD CASUALTY INS CO	0.02%	\$102,984	\$93,539	\$28,069	\$29,075	31.08%
153	COLONIAL INSURANCE CO OF WISCONSIN	0.02%	\$101,517	\$107,880	\$70,415	\$26,835	24.87%
154	UNITED STATES FIDELITY & GUARANTY CO	0.02%	\$98,752	\$116,542	\$74,048	\$75,954	65.17%
155	UNIVERSAL UNDERWRITERS INS CO	0.02%	\$96,231	\$84,240	\$138,447	\$135,492	160.84%
156	WARNER INSURANCE COMPANY	0.02%	\$92,467	\$87,666	\$87,207	\$107,793	122.96%
157	FARMERS ALLIANCE MUTUAL INS CO	0.01%	\$88,286	\$88,096	\$52,931	\$52,337	59.41%
158	INFINITY INSURANCE COMPANY	0.01%	\$80,772	\$81,096	\$51,253	\$33,921	41.83%
159	GUIDANT AMERICA INSURANCE CO	0.01%	\$78,449	\$77,005	\$56,691	\$55,030	71.46%
160	STATE AUTO NATIONAL INSURANCE COMPANY	0.01%	\$74,846	\$55,640	\$33,789	\$34,647	62.27%
161	AMERICAN SECURITY INSURANCE COMPANY	0.01%	\$74,275	\$119,862	\$65,323	\$69,878	58.30%
162	MENDOTA INSURANCE COMPANY	0.01%	\$72,237	\$245,861	\$201,976	\$194,269	79.02%
163	HARTFORD ACCIDENT & INDEMNITY CO	0.01%	\$67,723	\$47,956	\$4,910	\$9,256	19.30%
164	CONTINENTAL WESTERN INSURANCE CO	0.01%	\$67,009	\$68,112	\$26,793	\$20,930	30.73%
165	GRINNELL SELECT INSURANCE COMPANY	0.01%	\$65,049	\$58,704	\$21,438	\$21,058	35.87%
166	ALLIANCE INSURANCE COMPANY INC	0.01%	\$59,175	\$56,502	\$63,237	\$71,363	126.30%
167	REGENT INSURANCE COMPANY	0.01%	\$52,779	\$111,764	\$52,270	\$53,702	48.05%



1998 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Collision)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
168	MERASTAR INSURANCE COMPANY	0.01%	\$49,384	\$49,548	\$57,603	\$56,807	114.65%
169	EMPLOYERS MUTUAL CASUALTY COMPANY	0.01%	\$48,237	\$44,966	\$21,945	\$26,534	59.01%
170	HAULERS INSURANCE COMPANY INC	0.01%	\$48,064	\$32,855	\$39,671	\$41,831	127.32%
171	EAGLE AMERICAN INSURANCE COMPANY	0.01%	\$47,158	\$59,299	\$39,103	\$35,102	59.19%
172	COUNTRY PREFERRED INSURANCE COMPANY	0.01%	\$45,665	\$13,638	\$5,565	\$12,005	88.03%
173	FOREMOST INSURANCE CO	0.01%	\$43,523	\$42,727	\$23,074	\$11,679	27.33%
174	RELIANCE NATIONAL INSURANCE COMPANY	0.01%	\$39,252	\$6,299	\$13,612	\$13,925	221.07%
175	HANOVER INSURANCE COMPANY THE	0.01%	\$38,478	\$53,481	\$77,285	\$76,185	142.45%
176	ECONOMY PREMIER ASSURANCE COMPANY	0.01%	\$37,902	\$38,314	\$28,047	\$25,454	66.44%
177	AMERICAN AND FOREIGN INSURANCE CO	0.01%	\$33,263	\$34,507	\$17,890	\$32,953	95.50%
178	ARMED FORCES INSURANCE EXCHANGE	0.01%	\$30,914	\$29,533	\$10,216	\$10,252	34.71%
179	TRI STATE INSURANCE COMPANY	0.01%	\$30,560	\$45,947	\$22,676	\$2,867	6.24%
180	COUNTRY CASUALTY INS CO	0.00%	\$27,172	\$27,578	\$8,968	\$15,605	56.58%
181	COREGIS INSURANCE COMPANY	0.00%	\$26,607	\$17,852	\$9,142	\$6,417	35.95%
182	AMERICAN SPIRIT INSURANCE COMPANY	0.00%	\$25,014	\$30,059	\$5,706	\$8,162	27.15%
183	MARKEL AMERICAN INSURANCE COMPANY	0.00%	\$24,369	\$22,219	\$16,442	\$13,351	60.09%
184	TRINITY UNIVERSAL INSURANCE COMPANY	0.00%	\$23,778	\$25,693	\$20,316	\$17,785	69.22%
185	TICO INSURANCE COMPANY	0.00%	\$23,042	\$2,573	\$0	\$2,164	84.10%
186	NATIONWIDE PROPERTY & CASUALTY INS CO	0.00%	\$21,618	\$22,854	\$5,533	\$5,508	24.10%
187	AMERICAN FIRE AND INDEMNITY COMPANY	0.00%	\$17,731	\$18,365	\$11,332	\$13,030	70.95%
188	PRUDENTIAL GENERAL INS CO	0.00%	\$17,075	\$13,278	\$6,312	\$6,312	47.54%
189	CENTENNIAL INSURANCE COMPANY	0.00%	\$16,337	\$16,674	\$8,205	\$8,116	48.67%
190	GREAT AMERICAN INSURANCE COMPANY	0.00%	\$15,437	\$13,200	\$3,271	\$1,622	12.29%
191	TWIN CITY FIRE INS CO	0.00%	\$14,197	\$14,395	\$7,900	\$7,909	54.94%
192	FOREMOST PROPERTY AND CASUALTY INS CO	0.00%	\$14,146	\$6,912	\$35,297	\$36,797	532.36%
193	UNITED PACIFIC INSURANCE COMPANY	0.00%	\$11,039	\$1,427	\$0	\$95	6.66%
194	ST PAUL MERCURY INSURANCE COMPANY	0.00%	\$8,877	\$8,161	\$0	\$2,216	27.15%
195	MARYLAND CASUALTY COMPANY	0.00%	\$8,755	\$12,667	-\$6,097	-\$4,977	-39.29%
196	AMERICAN INDEMNITY COMPANY	0.00%	\$7,211	\$7,336	\$13,127	\$13,109	178.69%
197	NATIONAL INTERSTATE INSURANCE COMPANY	0.00%	\$7,007	\$5,690	\$1,314	\$2,523	44.34%
198	VICTORIA FIRE & CASUALTY COMPANY	0.00%	\$6,867	\$1,055	\$0	\$0	0.00%
199	AEGIS SECURITY INSURANCE COMPANY	0.00%	\$5,385	\$5,850	\$1,333	\$1,333	22.79%
200	CINCINNATI INDEMNITY COMPANY INC	0.00%	\$4,878	\$6,424	\$7,331	\$9,424	146.70%
201	TEXAS GENERAL INDEMNITY COMPANY	0.00%	\$4,538	\$4,324	\$0	\$0	0.00%
202	AMERICAN PROTECTION INSURANCE CO	0.00%	\$3,427	\$2,377	\$0	\$0	0.00%
203	VALLEY NATIONAL INSURANCE COMPANY	0.00%	\$3,042	\$239	\$0	\$0	0.00%
204	TIG COUNTRYWIDE INSURANCE COMPANY	0.00%	\$2,794	\$55,931	\$1,532	-\$1,968	-3.52%
205	RELIANCE INSURANCE COMPANY	0.00%	\$2,714	\$543	\$1	\$39	7.18%
206	SAFEGUARD INSURANCE COMPANY	0.00%	\$2,618	\$2,283	\$2,182	\$2,178	95.40%
207	KANSAS CITY FIRE & MARINE INS CO	0.00%	\$2,432	\$17,433	\$11,101	\$9,000	51.63%
208	CINCINNATI CASUALTY COMPANY THE	0.00%	\$2,338	\$3,085	\$3,005	\$3,005	97.41%
209	NAU COUNTRY INSURANCE COMPANY	0.00%	\$2,262	\$2,074	\$8,879	\$8,338	402.03%
210	FOREMOST SIGNATURE INSURANCE COMPANY	0.00%	\$2,163	\$2,989	\$1,942	\$1,942	64.97%
211	LIBERTY MUTUAL INSURANCE COMPANY	0.00%	\$2,012	\$1,947	\$1,401	\$836	42.94%
212	ROYAL INDEMNITY COMPANY	0.00%	\$1,873	\$2,148	\$0	\$2	0.09%
213	GLENS FALLS INSURANCE COMPANY THE	0.00%	\$1,868	\$12,984	\$3,935	\$3,511	27.04%
214	COMMERCIAL UNION INSURANCE COMPANY	0.00%	\$1,470	\$1,494	-\$268	-\$407	-27.24%
215	ROYAL INSURANCE COMPANY OF AMERICA	0.00%	\$894	\$894	\$0	\$3	0.34%
216	FIREMANS FUND INSURANCE COMPANY	0.00%	\$833	\$1,062	\$696	\$493	46.42%
217	PRUDENTIAL COMMERCIAL INSURANCE COMPANY	0.00%	\$683	\$136	\$0	\$0	0.00%
218	ST PAUL FIRE & MARINE INSURANCE CO	0.00%	\$627	\$735	\$433	\$323	43.95%
219	LUMBERMENS MUTUAL CASUALTY CO	0.00%	\$475	\$1,162	\$345	\$233	20.05%
220	ASSOCIATED INDEMNITY CORPORATION	0.00%	\$268	\$266	-\$5,176	-\$13,864	-5212.03%
221	MOTORS INSURANCE CORPORATION	0.00%	\$220	\$259	-\$39	-\$66	-25.48%
222	FIDELITY AND GUARANTY INSURANCE COMPANY	0.00%	\$180	\$182	\$0	\$171	93.96%

1998 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - PRIVATE PASSENGER (Auto Collision)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
223	TIG INSURANCE COMPANY	0.00%	\$54	\$54	\$37	\$209	387.04%
224	ZURICH INSURANCE COMPANY	0.00%	\$44	\$38	\$27	\$26	68.42%
225	OHIO SECURITY INSURANCE COMPANY	0.00%	\$15	\$15	\$0	-\$1	-6.67%
226	CUMIS INSURANCE SOCIETY INC	0.00%	\$6	\$6	\$3	\$3	50.00%
227	NORTHBROOK PROPERTY & CASUALTY INS CO	0.00%	\$3	\$5	\$2	\$2	40.00%
228	JOHN DEERE INSURANCE COMPANY	0.00%	\$2	\$2	\$0	-\$661	-33050.00%
229	BITUMINOUS CASUALTY CORPORATION	0.00%	\$1	\$1	\$1	\$1	100.00%
230	AMERICAN ALLIANCE INSURANCE COMPANY	0.00%	\$0	\$0	\$98	\$246	N/A
231	AMERICAN HARDWARE MUTUAL INS CO	0.00%	\$0	\$0	-\$1,400	-\$1,400	N/A
232	AMERICAN INSURANCE COMPANY THE	0.00%	\$0	\$0	\$16	-\$1,380	N/A
233	AMERICAN MANUFACTURERS MUTUAL INS CO	0.00%	\$0	\$0	-\$225	-\$225	N/A
234	AMERICAN NATIONAL FIRE INSURANCE CO	0.00%	\$0	\$0	\$0	\$45	N/A
235	AUTOMOBILE INS CO OF HARTFORD CT	0.00%	\$0	\$47	-\$7,475	-\$16,714	-35561.70%
236	BOSTON OLD COLONY INSURANCE COMPANY	0.00%	\$0	\$1,600	-\$1,363	-\$3,010	-188.13%
237	CASUALTY RECIPROCAL EXCHANGE	0.00%	\$0	\$0	-\$33	\$1,043	N/A
238	COMMERCE AND INDUSTRY INSURANCE CO	0.00%	\$0	\$2	\$0	\$0	0.00%
239	CONTINENTAL CASUALTY COMPANY	0.00%	\$0	\$0	\$44	-\$294	N/A
240	EQUITY MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	-\$11,716	-\$17,235	N/A
241	FARMLAND MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
242	FIREMENS INS CO OF NEWARK NEW JERSEY	0.00%	\$0	\$0	-\$714	-\$714	N/A
243	GRAIN DEALERS MUTUAL INSURANCE CO	0.00%	\$0	\$0	-\$100	-\$100	N/A
244	GULF INSURANCE COMPANY	0.00%	\$0	\$0	-\$989	-\$989	N/A
245	INSURANCE CO OF THE STATE OF PA	0.00%	\$0	-\$172,084	\$0	\$0	0.00%
246	INSURANCE COMPANY OF ILLINOIS	0.00%	\$0	\$0	-\$987	-\$987	N/A
247	INTERNATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$64	N/A
248	MARKEL INSURANCE COMPANY	0.00%	\$0	\$58	\$0	-\$963	-1660.34%
249	MAYFLOWER INSURANCE COMPANY LTD THE	0.00%	\$0	\$0	\$132	\$132	N/A
250	METROPOLITAN DIRECT PROPERTY AND CASUALTY INS CO	0.00%	\$0	\$0	\$0	-\$29	N/A
251	MICHIGAN MUTUAL INSURANCE COMPANY	0.00%	\$0	\$78	-\$574	-\$574	-735.90%
252	MONTGOMERY WARD INSURANCE COMPANY	0.00%	\$0	\$0	-\$726	-\$726	N/A
253	NATIONAL INSURANCE UNDERWRITERS	0.00%	\$0	\$14	\$0	\$0	0.00%
254	NATIONAL SURETY CORPORATION	0.00%	\$0	\$0	-\$238	-\$506	N/A
255	NATIONAL UNION FIRE INS CO OF PITTSBURG	0.00%	\$0	-\$16,031	\$0	\$0	0.00%
256	NATIONWIDE GENERAL INSURANCE CO	0.00%	\$0	\$0	\$0	\$35	N/A
257	NORTHERN ASSURANCE CO OF AMERICA	0.00%	\$0	-\$4	-\$460	-\$460	11500.00%
258	PENNSYLVANIA NATIONAL MUTUAL CAS INS CO	0.00%	\$0	\$0	-\$300	-\$283	N/A
259	PROVIDENCE WASHINGTON INSURANCE CO	0.00%	\$0	\$0	\$0	-\$187	N/A
260	REPUBLIC INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$8	N/A
261	RISORP NATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	-\$275	-\$275	N/A
262	STANDARD FIRE INSURANCE COMPANY	0.00%	\$0	\$0	-\$673	-\$2,152	N/A
263	STATE AUTOMOBILE MUTUAL INS CO	0.00%	\$0	\$0	-\$2,317	-\$2,317	N/A
264	TRAVELERS CASUALTY AND SURETY CO	0.00%	\$0	\$0	-\$1,598	-\$29,026	N/A
265	TRAVELERS CASUALTY AND SURETY CO OF IL	0.00%	\$0	\$0	\$0	\$3	N/A
266	VALLEY FORGE INSURANCE COMPANY	0.00%	\$0	\$0	-\$536	-\$390	N/A
267	ZENITH INSURANCE COMPANY	0.00%	\$0	\$0	-\$300	-\$300	N/A
268	EMPLOYERS INSURANCE OF WAUSAU A MUTUAL	0.00%	-\$1	-\$1	-\$100	-\$104	10400.00%
269	AMERISURE INSURANCE COMPANY	0.00%	-\$35	\$33,247	-\$8,621	-\$13,681	-41.15%
270	AMERICAN RELIABLE INSURANCE COMPANY	0.00%	-\$50	-\$50	\$0	\$0	0.00%
271	YASUDA FIRE & MARINE INS CO OF AMER TH	0.00%	-\$68	\$130	\$0	\$8	6.15%
272	EMPIRE FIRE AND MARINE INSURANCE CO	0.00%	-\$184	-\$172	-\$4,042	-\$4,128	2400.00%
273	AMERICAN CASUALTY CO OF READING PA	0.00%	-\$960	-\$960	-\$469	-\$361	37.60%
274	GUARANTY NATIONAL INSURANCE COMPANY	0.00%	-\$24,679	\$186,665	\$73,457	\$75,289	40.33%
275	STANDARD GUARANTY INSURANCE COMPANY	-0.01%	-\$71,122	\$123,145	\$3,897	-\$12,201	-9.91%
TOTAL		100.00%	\$609,141,929	\$592,326,056	\$369,044,121	\$371,198,370	62.67%

1998 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Comprehensive)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	STATE FARM MUTUAL AUTOMOBILE INS CO	11.43%	\$5,147,345	\$5,016,377	\$3,741,220	\$3,729,894	74.35%
2	MOTORS INSURANCE CORPORATION	4.73%	\$2,128,747	\$2,087,046	\$3,263,818	\$3,313,011	158.74%
3	FEDERATED MUTUAL INSURANCE COMPANY	4.13%	\$1,860,196	\$1,941,607	\$1,769,452	\$1,817,163	93.59%
4	AMERICAN STATES INSURANCE COMPANY	3.91%	\$1,758,947	\$1,723,472	\$1,072,909	\$1,035,124	60.06%
5	GREAT WEST CASUALTY COMPANY	3.29%	\$1,479,938	\$1,533,741	\$438,298	\$593,602	38.70%
6	UNIVERSAL UNDERWRITERS INS CO	2.97%	\$1,337,830	\$1,337,830	\$1,494,219	\$1,447,213	108.18%
7	VANLINER INSURANCE COMPANY	2.72%	\$1,224,188	\$1,224,090	\$422,521	\$419,174	34.24%
8	INTERSTATE INDEMNITY COMPANY	2.61%	\$1,174,399	\$1,265,492	\$397,517	\$74,418	-5.88%
9	UNITED FINANCIAL CASUALTY COMPANY	2.30%	\$1,034,376	\$23,549	\$165,978	\$150,939	-640.96%
10	AUTO OWNERS INSURANCE CO MUTUAL	2.23%	\$1,006,425	\$1,010,685	\$717,054	\$510,685	50.53%
11	ASSOCIATES INSURANCE COMPANY	2.13%	\$960,904	\$791,903	\$544,999	\$454,957	57.45%
12	AMERICAN FAMILY MUTUAL INS CO	1.96%	\$881,550	\$866,964	\$458,751	\$472,815	54.54%
13	NATIONWIDE MUTUAL INSURANCE COMPANY	1.80%	\$810,862	\$788,732	\$540,897	\$598,985	75.94%
14	LIBERTY MUTUAL FIRE INSURANCE CO	1.73%	\$779,074	\$771,434	\$396,561	\$396,561	51.41%
15	EMPIRE FIRE AND MARINE INSURANCE CO	1.68%	\$758,545	\$666,936	\$484,045	\$564,272	84.61%
16	CHRYSLER INSURANCE COMPANY	1.58%	\$710,264	\$1,201,079	\$806,171	\$863,459	71.89%
17	CONTINENTAL WESTERN INSURANCE CO	1.54%	\$694,046	\$655,397	\$417,376	\$498,566	76.07%
18	TRAVELERS INDEMNITY CO OF ILLINOIS	1.43%	\$643,579	\$681,221	\$381,492	\$367,081	53.89%
19	VESTA FIRE INSURANCE CORP	1.41%	\$634,789	\$638,565	\$192,409	\$177,365	27.78%
20	FARMERS INSURANCE EXCHANGE	1.38%	\$622,985	\$748,053	\$642,457	\$652,665	87.25%
21	AMERICAN ECONOMY INSURANCE COMPANY	1.37%	\$615,568	\$599,794	\$461,304	\$479,438	79.93%
22	UNITED FIRE AND CASUALTY COMPANY	1.27%	\$570,271	\$591,059	\$352,301	\$345,838	58.51%
23	TRUCK INSURANCE EXCHANGE	1.18%	\$531,008	\$490,330	\$178,697	\$172,089	35.10%
24	NORTHLAND INSURANCE COMPANY	1.10%	\$493,606	\$480,381	\$257,141	\$248,248	51.68%
25	CINCINNATI INS CO THE	1.05%	\$474,702	\$467,843	\$337,555	\$377,682	80.73%
26	RELIANCE INSURANCE COMPANY	0.96%	\$432,939	\$303,827	\$68,607	\$81,299	26.76%
27	SHELTER GENERAL INS CO	0.91%	\$408,050	\$400,752	\$115,894	\$94,467	23.57%
28	EMPLOYERS MUTUAL CASUALTY COMPANY	0.86%	\$385,827	\$367,316	\$154,044	\$216,288	58.88%
29	CLARENDON NATIONAL INS CO	0.85%	\$381,574	\$367,743	\$233,748	\$209,414	56.95%
30	GRINNELL MUTUAL REINSURANCE COMPANY	0.84%	\$377,858	\$385,718	\$178,022	\$194,584	50.45%
31	JOHN DEERE INSURANCE COMPANY	0.82%	\$371,479	\$417,017	\$126,459	\$142,560	34.19%
32	TRANSPORTATION INSURANCE COMPANY	0.80%	\$359,932	\$389,457	\$171,759	\$170,579	43.80%
33	TRANSCONTINENTAL INSURANCE COMPANY	0.79%	\$356,286	\$307,458	\$250,214	\$256,914	83.56%
34	ST PAUL FIRE & MARINE INSURANCE CO	0.72%	\$325,710	\$407,513	\$217,648	\$221,864	54.44%
35	GUARANTY NATIONAL INSURANCE COMPANY	0.71%	\$318,585	\$263,090	\$134,120	\$144,377	54.88%
36	NATIONWIDE AGRIBUSINESS INS CO	0.68%	\$305,907	\$341,112	\$329,661	\$344,093	100.87%
37	NORTHERN INSURANCE CO OF NEW YORK	0.67%	\$301,499	\$203,147	\$172,452	\$168,596	82.99%
38	EMPLOYERS FIRE INSURANCE COMPANY	0.67%	\$299,699	\$226,724	\$63,682	\$73,820	32.56%
39	CENTENNIAL INSURANCE COMPANY	0.65%	\$293,544	\$236,995	\$137,670	\$113,608	47.94%
40	CAMERON MUTUAL INSURANCE COMPANY	0.65%	\$291,828	\$288,718	\$213,979	\$222,794	77.17%
41	FEDERAL INSURANCE COMPANY	0.64%	\$288,026	\$347,841	\$175,825	\$180,388	51.86%
42	POTOMAC INSURANCE CO OF ILLINOIS	0.61%	\$272,657	\$260,883	\$207,939	\$218,272	83.67%
43	ALLSTATE INSURANCE COMPANY	0.58%	\$260,052	\$220,355	\$202,646	\$207,704	94.26%
44	REDLAND INSURANCE COMPANY	0.55%	\$246,899	\$287,269	\$195,195	\$181,369	63.14%
45	HARCO NATIONAL INSURANCE COMPANY	0.54%	\$241,815	\$177,353	\$78,530	\$82,472	46.50%
46	MIC PROPERTY AND CASUALTY INS CORP	0.52%	\$234,466	\$426,968	\$92,609	\$117,875	27.61%
47	SHELTER MUTUAL INSURANCE CO	0.52%	\$232,368	\$249,867	\$77,226	\$71,341	28.55%
48	HARTFORD FIRE INSURANCE COMPANY	0.51%	\$230,950	\$258,660	\$124,589	\$155,376	60.07%
49	HAWKEYE SECURITY INSURANCE COMPANY	0.49%	\$220,253	\$245,402	\$94,881	\$97,293	39.65%
50	COLUMBIA MUTUAL INSURANCE CO	0.48%	\$218,341	\$205,108	\$113,779	\$118,254	57.65%
51	WEST AMERICAN INSURANCE COMPANY	0.47%	\$209,793	\$204,065	\$166,883	\$159,486	78.15%
52	HARTFORD CASUALTY INS CO	0.46%	\$209,417	\$202,190	\$96,649	\$97,191	48.07%
53	COMMERCIAL UNION INSURANCE COMPANY	0.46%	\$205,928	\$176,734	\$94,057	\$96,751	54.74%
54	CANAL INSURANCE COMPANY	0.46%	\$205,428	\$197,140	\$113,329	\$128,829	65.35%
55	FIDELITY AND GUARANTY INSURANCE COMPANY	0.44%	\$199,371	\$181,722	\$100,963	\$124,063	68.27%

1998 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Comprehensive)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
56	ZURICH INSURANCE COMPANY	0.43%	\$192,184	\$197,287	\$56,416	\$56,866	28.82%
57	PROGRESSIVE NORTHWESTERN INS CO	0.40%	\$182,198	\$171,830	\$86,037	\$49,518	-28.82%
58	INDIANA LUMBERMENS MUTUAL INS CO	0.40%	\$181,359	\$164,920	\$109,162	\$109,074	66.14%
59	STATE AUTO PROPERTY & CASUALTY INS CO	0.39%	\$173,416	\$162,911	\$183,211	\$185,486	113.86%
60	CONTINENTAL CASUALTY COMPANY	0.38%	\$172,800	\$272,589	\$152,252	\$164,772	60.45%
61	UNITED SECURITY INSURANCE COMPANY	0.38%	\$170,751	\$170,296	\$160,414	\$188,676	110.79%
62	AMERISURE INSURANCE COMPANY	0.37%	\$166,138	\$178,894	\$112,256	\$99,952	55.87%
63	GENERAL CASUALTY CO OF WISCONSIN	0.37%	\$165,532	\$151,401	\$101,473	\$119,829	79.15%
64	AMERICAN ALTERNATIVE INS CORP	0.37%	\$164,891	\$182,240	\$155,835	\$130,543	71.63%
65	FIREMANS FUND INSURANCE COMPANY	0.36%	\$164,205	\$152,004	\$25,451	\$56,206	36.98%
66	AMERICAN MOTORISTS INSURANCE CO	0.36%	\$162,929	\$161,193	\$85,893	\$77,514	48.09%
67	LINCOLN GENERAL INSURANCE CO	0.36%	\$162,806	\$190,917	\$105,542	\$101,766	53.30%
68	ASSURANCE COMPANY OF AMERICA	0.34%	\$153,394	\$112,606	\$81,976	\$78,891	70.06%
69	LIBERTY INSURANCE CORPORATION	0.34%	\$152,707	\$166,908	\$73,759	\$73,759	44.19%
70	OAK RIVER INSURANCE COMPANY	0.33%	\$150,865	\$171,017	\$116,260	\$154,912	90.58%
71	FARM BUREAU TOWN & COUNTRY INS CO OF MO	0.32%	\$145,318	\$110,581	\$94,153	\$111,306	100.66%
72	UNITED STATES FIDELITY & GUARANTY CO	0.30%	\$134,126	\$160,825	\$157,594	\$145,336	90.37%
73	OCCIDENTAL FIRE & CAS CO OF NC	0.29%	\$132,769	\$92,246	\$5,007	\$3,616	3.92%
74	NATIONAL CASUALTY COMPANY	0.29%	\$132,134	\$141,140	\$44,304	\$44,783	31.73%
75	TRI STATE INSURANCE CO OF MINNESOTA	0.29%	\$130,792	\$116,401	\$166,237	\$181,590	156.00%
76	REGENT INSURANCE COMPANY	0.29%	\$129,290	\$188,235	\$306,460	\$285,981	151.93%
77	CIGNA INSURANCE COMPANY	0.28%	\$127,798	\$134,724	\$315,995	\$388,160	288.11%
78	STATE FARM FIRE AND CASUALTY CO	0.28%	\$124,142	\$119,076	\$20,809	\$17,001	14.28%
79	TRAVELERS INDEMNITY COMPANY	0.26%	\$115,938	\$85,353	\$27,054	\$32,051	37.55%
80	FARMLAND MUTUAL INSURANCE COMPANY	0.25%	\$113,302	\$116,341	\$247,925	\$235,927	202.79%
81	INTERCARGO INSURANCE COMPANY	0.25%	\$110,685	\$43,419	\$0	\$0	0.00%
82	UNITED PACIFIC INSURANCE COMPANY	0.23%	\$105,529	\$78,968	\$30,842	\$34,308	43.45%
83	TIG INSURANCE COMPANY	0.23%	\$102,515	\$80,118	\$23,296	\$23,996	29.95%
84	ATLANTIC MUTUAL INSURANCE COMPANY	0.22%	\$101,188	\$92,009	\$60,513	\$58,706	63.80%
85	ST PAUL MERCURY INSURANCE COMPANY	0.22%	\$100,325	\$146,254	\$51,321	\$51,104	34.94%
86	EVERGREEN NATIONAL INDEMNITY COMPANY	0.22%	\$98,382	\$33,422	\$2,989	\$11,247	33.65%
87	FIRST AMERICAN INSURANCE COMPANY	0.22%	\$97,611	\$53,973	\$12,053	\$12,053	22.33%
88	GREAT NORTHERN INSURANCE COMPANY	0.21%	\$93,390	\$88,519	\$25,196	\$27,210	30.74%
89	NATIONAL INDEMNITY COMPANY	0.21%	\$92,601	\$98,784	\$25,422	\$10,856	10.99%
90	ALLSTATE INDEMNITY COMPANY	0.21%	\$92,454	\$84,238	\$33,750	\$33,946	40.30%
91	MID CENTURY INSURANCE COMPANY	0.20%	\$90,809	\$106,150	\$25,390	\$25,333	23.87%
92	CHURCH MUTUAL INSURANCE COMPANY	0.20%	\$89,074	\$83,372	\$41,964	\$46,428	55.69%
93	MILLERS MUTUAL INSURANCE ASSOCIATION	0.20%	\$88,180	\$92,550	\$55,492	\$51,242	55.37%
94	OHIO CASUALTY INSURANCE COMPANY	0.20%	\$87,829	\$73,997	\$187,558	\$246,856	333.60%
95	BITUMINOUS CASUALTY CORPORATION	0.18%	\$81,190	\$83,485	\$68,357	\$73,158	87.63%
96	PHOENIX INSURANCE COMPANY THE	0.16%	\$72,407	\$59,133	\$25,228	\$29,692	50.21%
97	ATHENA ASSURANCE COMPANY	0.16%	\$72,306	\$67,592	\$5,766	\$10,533	15.58%
98	VALLANT INS CO	0.16%	\$71,235	\$70,974	\$60,847	\$65,994	92.98%
99	AMERICAN MANUFACTURERS MUTUAL INS CO	0.15%	\$68,574	\$82,088	\$55,880	\$57,216	69.70%
100	NORTHFIELD INSURANCE COMPANY	0.15%	\$67,339	\$60,558	\$43,993	\$40,295	66.54%
101	ST PAUL PROPERTY & CASUALTY INS CO	0.14%	\$61,386	\$60,444	\$12,369	\$13,795	22.82%
102	GUIDANT MUTUAL INSURANCE CO	0.13%	\$60,732	\$58,358	\$31,140	\$30,577	52.40%
103	TRAVELERS INDEMNITY CO OF AMERICA	0.13%	\$59,578	\$57,421	\$17,204	\$19,945	34.73%
104	STATEWIDE INSURANCE COMPANY	0.12%	\$56,030	\$42,304	\$49,597	\$89,535	211.65%
105	AMCO INSURANCE COMPANY	0.12%	\$55,761	\$55,438	\$54,211	\$55,885	100.81%
106	LIBERTY MUTUAL INSURANCE COMPANY	0.12%	\$53,766	\$53,339	\$4,065	\$4,065	-7.62%
107	SAGAMORE INSURANCE COMPANY	0.12%	\$53,183	\$37,581	\$15,331	\$27,175	72.31%
108	ROYAL INSURANCE COMPANY OF AMERICA	0.12%	\$52,558	\$41,339	\$6,780	\$6,503	15.73%
109	AMERICAN CASUALTY CO OF READING PA	0.12%	\$52,424	\$80,330	\$40,584	\$38,064	47.38%
110	RANGER INSURANCE COMPANY	0.12%	\$52,122	\$53,020	\$19,637	\$18,579	35.04%

1998 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Comprehensive)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
111	BROTHERHOOD MUTUAL INSURANCE CO	0.11%	\$50,345	\$47,172	\$23,079	\$22,626	47.96%
112	AMERICAN GUARANTEE & LIABILITY INS CO	0.11%	\$49,764	\$63,189	\$80,307	\$77,620	122.84%
113	BITUMINOUS FIRE AND MARINE INS CO	0.11%	\$49,326	\$41,736	\$13,138	\$11,925	28.57%
114	AGRICULTURAL INSURANCE COMPANY	0.11%	\$49,145	\$50,812	\$20,288	-\$12,848	-25.29%
115	VALLEY FORGE INSURANCE COMPANY	0.11%	\$48,164	\$42,510	\$11,274	\$11,274	26.52%
116	FARMERS ALLIANCE MUTUAL INS CO	0.11%	\$47,641	\$48,322	\$21,016	\$21,016	43.49%
117	NORTHWESTERN NATIONAL CASUALTY CO	0.10%	\$47,124	\$45,359	\$28,793	\$28,793	63.48%
118	SECURA INSURANCE A MUTUAL COMPANY	0.10%	\$47,023	\$45,071	\$33,134	\$36,030	79.94%
119	NATIONAL SURETY CORPORATION	0.10%	\$45,131	\$61,449	\$82,017	\$62,943	102.43%
120	MICHIGAN MUTUAL INSURANCE COMPANY	0.10%	\$43,541	\$52,802	\$41,430	\$35,827	67.85%
121	FIDELITY & GUARANTY INS UNDERWRITERS	0.09%	\$42,672	\$67,344	\$33,783	\$31,591	46.91%
122	AMERICAN STANDARD INS CO OF WISCONSIN	0.09%	\$40,760	\$58,507	\$21,397	\$35,532	60.73%
123	LUMBERMENS MUTUAL CASUALTY CO	0.09%	\$39,187	\$32,548	\$29,786	\$57,713	177.32%
124	TWIN CITY FIRE INS CO	0.09%	\$39,154	\$43,451	\$8,608	\$9,013	20.74%
125	SENTRY INSURANCE A MUTUAL COMPANY	0.09%	\$39,112	\$38,354	\$5,057	\$12,424	32.39%
126	INTEGON NATIONAL INSURANCE COMPANY	0.08%	\$34,619	\$35,025	\$74,144	\$66,776	190.65%
127	TITAN INDEMNITY COMPANY	0.08%	\$34,269	\$32,239	\$23,962	\$17,122	53.11%
128	CITIZENS SECURITY MUTUAL INS CO	0.07%	\$33,509	\$36,309	\$19,769	\$23,001	63.35%
129	FIDELITY AND DEPOSIT CO MARYLAND	0.07%	\$32,786	\$34,719	\$39,422	\$38,534	110.99%
130	CHARTER OAK FIRE INSURANCE CO THE	0.07%	\$32,632	\$24,692	\$9,535	\$12,455	50.44%
131	LEADER NATIONAL INSURANCE CO	0.07%	\$32,519	\$36,058	\$36,473	\$36,473	101.15%
132	RELIANCE NATIONAL INDEMNITY COMPANY	0.07%	\$31,513	\$42,548	-\$889	-\$44,626	-104.88%
133	NOBEL INSURANCE COMPANY	0.07%	\$31,376	\$21,678	\$12,651	\$12,968	59.82%
134	TOKIO MARINE AND FIRE INS CO LTD (US BR	0.07%	\$30,997	\$33,628	-\$20,418	-\$30,989	-92.15%
135	PEAK PROPERTY AND CASUALTY INS CORP	0.07%	\$30,617	\$29,377	\$82,874	\$87,001	296.15%
136	WAUSAU BUSINESS INSURANCE COMPANY	0.07%	\$30,515	\$30,116	\$18,280	\$16,936	56.24%
137	WAUSAU UNDERWRITERS INS CO	0.07%	\$29,700	\$32,433	\$39,983	\$41,838	129.00%
138	REPUBLIC WESTERN INS CO	0.07%	\$29,549	\$30,256	\$7,194	\$5,275	17.43%
139	GREAT DIVIDE INSURANCE COMPANY	0.06%	\$27,986	\$27,335	\$0	\$9,784	35.79%
140	GENERAL INSURANCE CO OF AMERICA	0.06%	\$27,350	\$27,028	\$11,431	\$11,926	44.12%
141	CONTINENTAL NATIONAL INDEMNITY COMPANY	0.06%	\$26,911	\$42,481	\$0	\$0	0.00%
142	PROGRESSIVE CASUALTY INSURANCE CO	0.06%	\$25,470	\$25,244	\$17,872	\$17,783	70.44%
143	MARYLAND CASUALTY COMPANY	0.06%	\$25,260	\$28,525	\$5,432	\$1,411	4.95%
144	SECURITY NATIONAL INSURANCE COMPANY	0.05%	\$23,630	\$25,296	\$38,030	\$42,292	167.19%
145	TRAVELERS INDEMNITY CO OF CONNECTICUT	0.05%	\$23,270	\$23,480	\$514	\$1,744	7.43%
146	AMERICAN INSURANCE COMPANY THE	0.05%	\$22,964	\$22,179	\$4,318	-\$3,320	-14.97%
147	NATIONAL INTERSTATE INSURANCE COMPANY	0.05%	\$22,252	\$20,825	\$0	\$297	1.43%
148	SAFECO INSURANCE CO OF AMERICA	0.05%	\$21,109	\$27,952	\$8,669	\$8,499	30.41%
149	AMERICAN RELIABLE INSURANCE COMPANY	0.04%	\$20,002	\$6,953	\$0	\$5,131	73.80%
150	PENN AMERICA INS CO	0.04%	\$20,001	\$12,002	\$75,693	\$76,350	636.14%
151	MINNESOTA FIRE AND CASUALTY COMPANY	0.04%	\$19,266	\$16,457	\$0	\$0	0.00%
152	ZURICH AMERICAN INS CO OF IL	0.04%	\$18,738	\$20,542	\$0	-\$279	-1.36%
153	AMERICAN AND FOREIGN INSURANCE CO	0.04%	\$17,044	\$15,401	\$0	\$53	0.34%
154	AMERICAN NATIONAL FIRE INSURANCE CO	0.04%	\$15,840	\$17,498	\$4,079	\$6,350	36.29%
155	COLORADO CASUALTY INSURANCE COMPANY	0.03%	\$15,079	\$12,169	\$9,656	\$12,629	103.78%
156	CITIZENS INS CO OF AMERICA	0.03%	\$15,024	\$20,683	\$29,816	\$29,302	141.67%
157	BANKERS STANDARD INSURANCE COMPANY	0.03%	\$15,010	\$18,830	\$40,329	\$32,835	174.38%
158	FIRE AND CASUALTY INS CO OF CONNECTICUT	0.03%	\$14,881	\$11,809	\$0	\$0	0.00%
159	AMERICAN EMPLOYERS INSURANCE CO	0.03%	\$14,141	\$9,653	\$1,334	\$2,443	25.31%
160	EMPLOYERS INSURANCE OF WAUSAU A MUTUAL	0.03%	\$13,760	\$14,432	\$18,067	\$15,417	106.83%
161	ST PAUL GUARDIAN INSURANCE COMPANY	0.03%	\$13,534	\$8,295	\$608	\$834	10.05%
162	YASUDA FIRE & MARINE INS CO OF AMER TH	0.03%	\$12,714	\$11,092	\$0	\$193	1.74%
163	ROYAL INDEMNITY COMPANY	0.03%	\$12,391	\$8,244	\$12,610	\$88,669	1075.56%
164	NATIONAL AMERICAN INSURANCE COMPANY	0.03%	\$12,317	\$24,715	\$6,534	\$6,534	26.44%
165	AMERICAN AUTOMOBILE INSURANCE CO	0.03%	\$12,212	\$22,302	\$1,895	\$1,129	5.06%

1998 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Comprehensive)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
166	ARGONAUT GREAT CENTRAL INSURANCE CO	0.03%	\$11,318	\$9,837	\$845	\$5,943	60.41%
167	TRINITY UNIVERSAL INS CO OF KANSAS INC	0.02%	\$11,160	\$13,812	\$3,405	\$2,756	19.95%
168	NATIONAL FIRE INS CO OF HARTFORD	0.02%	\$11,120	\$7,281	\$2,234	\$974	13.38%
169	MASSACHUSETTS BAY INS CO	0.02%	\$10,624	\$14,252	\$11,165	\$10,624	74.54%
170	CONNECTICUT INDEMNITY COMPANY THE	0.02%	\$10,075	\$8,340	\$2,758	\$1,658	19.88%
171	PACIFIC EMPLOYERS INSURANCE COMPANY	0.02%	\$9,441	\$8,152	\$382	\$3,736	45.83%
172	HAULERS INSURANCE COMPANY INC	0.02%	\$9,259	\$4,594	\$50	\$50	1.09%
173	CIGNA FIRE UNDERWRITERS INS CO	0.02%	\$9,144	\$12,064	\$11,006	\$15,094	125.12%
174	TIG INDEMNITY COMPANY	0.02%	\$9,041	\$7,597	\$0	\$3,500	46.07%
175	WINDSOR INSURANCE COMPANY	0.02%	\$8,926	\$8,849	\$559	\$559	6.32%
176	CENTURY-NATIONAL INSURANCE COMPANY	0.02%	\$7,983	\$7,711	\$3,063	\$2,865	37.15%
177	UTICA MUTUAL INSURANCE COMPANY	0.02%	\$7,706	\$7,479	\$0	\$0	0.00%
178	GRAIN DEALERS MUTUAL INSURANCE CO	0.02%	\$7,459	\$7,778	\$518	\$531	6.83%
179	GATEWAY INSURANCE COMPANY	0.02%	\$7,437	\$7,467	-\$15	\$174	2.33%
180	NN INSURANCE COMPANY	0.01%	\$6,534	\$8,117	\$13,727	\$13,727	169.11%
181	AMERICAN FIRE AND INDEMNITY COMPANY	0.01%	\$6,338	\$6,977	\$2,963	\$2,778	39.82%
182	MID-CONTINENT CASUALTY COMPANY	0.01%	\$6,320	\$6,459	\$0	\$0	0.00%
183	TRAVELERS CASUALTY AND SURETY CO	0.01%	\$6,028	\$25,040	\$3,834	-\$14,602	-58.31%
184	TRINITY UNIVERSAL INSURANCE COMPANY	0.01%	\$5,933	\$6,750	-\$931	-\$833	-12.34%
185	SCOTTSDALE INDEMNITY COMPANY	0.01%	\$5,833	\$5,525	\$0	-\$11	-0.20%
186	HARTFORD UNDERWRITERS INSURANCE CO	0.01%	\$5,240	\$5,553	\$1,879	\$1,897	34.16%
187	SUMITOMO MARINE & FIRE INS CO LTD	0.01%	\$5,023	\$3,807	\$2,364	\$2,366	62.15%
188	AMERICAN INDEMNITY COMPANY	0.01%	\$4,695	\$3,816	\$0	\$0	0.00%
189	LEGION INSURANCE COMPANY	0.01%	\$4,508	\$9,593	\$0	\$274	2.86%
190	GULF INSURANCE COMPANY	0.01%	\$4,493	\$2,858	\$1,277	\$1,277	44.68%
191	OLD REPUBLIC INSURANCE COMPANY	0.01%	\$4,421	\$3,955	\$7,363	\$7,850	198.48%
192	MILLERS MUTUAL FIRE INSURANCE CO THE	0.01%	\$4,053	\$3,336	\$1,818	\$2,793	83.72%
193	HANOVER INSURANCE COMPANY THE	0.01%	\$4,007	\$13,035	\$665	\$665	5.10%
194	ULICO CASUALTY COMPANY	0.01%	\$3,818	\$3,108	\$1,521	\$1,710	55.02%
195	NORTHERN ASSURANCE CO OF AMERICA	0.01%	\$3,786	\$3,842	\$5,040	\$5,276	137.32%
196	CAROLINA CASUALTY INSURANCE COMPANY	0.01%	\$3,773	\$2,968	\$31,139	\$54,786	1845.89%
197	ATLANTIC INSURANCE COMPANY	0.01%	\$3,696	\$2,018	\$1,212	\$2,712	134.39%
198	VIGILANT INSURANCE COMPANY	0.01%	\$3,650	\$3,441	\$0	\$78	2.27%
199	NATIONAL FARMERS UNION STANDARD INS CO	0.01%	\$3,593	\$5,149	\$9,748	\$9,713	188.64%
200	PACIFIC INDEMNITY COMPANY	0.01%	\$3,575	\$2,308	\$0	\$103	4.46%
201	HARTFORD ACCIDENT & INDEMNITY CO	0.01%	\$3,442	\$2,549	\$0	-\$156	-6.12%
202	INDEMNITY INSURANCE CO OF NORTH AMERICA	0.01%	\$3,250	\$3,577	\$357	\$931	26.03%
203	EVEREST NATIONAL INSURANCE COMPANY	0.01%	\$3,016	\$1,421	\$2,389	\$2,036	143.28%
204	FIREMENS INS CO OF NEWARK NEW JERSEY	0.01%	\$2,936	\$4,251	\$0	\$0	0.00%
205	NORTH AMERICAN SPECIALTY INS CO	0.01%	\$2,740	\$2,336	\$0	-\$6,378	-273.03%
206	PROPERTY & CASUALTY INS CO OF HARTFORD	0.01%	\$2,672	\$1,239	\$0	-\$22	-1.78%
207	RLI INSURANCE COMPANY	0.00%	\$2,248	\$2,248	\$6,944	\$21,950	976.42%
208	HIGHLANDS INSURANCE COMPANY	0.00%	\$2,137	\$869	\$8,125	\$8,125	934.98%
209	CREDIT GENERAL INS CO	0.00%	\$2,080	\$2,080	\$0	\$2,520	121.15%
210	MARKEL INSURANCE COMPANY	0.00%	\$1,960	\$2,817	\$412	\$143	5.08%
211	SAFEGUARD INSURANCE COMPANY	0.00%	\$1,395	\$793	\$0	\$10	1.26%
212	NATIONAL FARMERS UNION PRO & CAS CO	0.00%	\$1,330	\$996	\$0	\$16	1.61%
213	FIRST NATIONAL INS CO OF AMERICA	0.00%	\$1,311	\$1,627	\$0	\$0	0.00%
214	GLOBE INDEMNITY COMPANY	0.00%	\$1,248	\$1,735	\$0	\$4	0.23%
215	SOUTHERN INSURANCE COMPANY	0.00%	\$1,061	\$375	\$0	\$17	4.53%
216	VANGUARD INSURANCE COMPANY	0.00%	\$879	\$731	\$0	-\$44	-6.02%
217	HARTFORD INSURANCE CO OF MIDWEST THE	0.00%	\$873	\$615	\$1	-\$9	-1.46%
218	GENERAL CASUALTY CO OF ILLINOIS	0.00%	\$785	\$941	\$0	-\$2	-0.21%
219	ACCELERATION NATIONAL INS CO	0.00%	\$781	\$355	\$0	\$0	0.00%
220	INSURANCE COMPANY OF NORTH AMERICA	0.00%	\$773	\$2,943	\$6,305	-\$288	-9.79%

1998 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Comprehensive)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
221	AMERICAN PROTECTION INSURANCE CO	0.00%	\$738	\$1,001	\$0	\$0	0.00%
222	GREENWICH INSURANCE COMPANY	0.00%	\$732	\$418	\$0	\$0	0.00%
223	ASSOCIATED INDEMNITY CORPORATION	0.00%	\$629	\$464	\$0	-\$58	-12.50%
224	WESTFIELD INSURANCE COMPANY	0.00%	\$610	\$541	\$0	-\$26	-4.81%
225	NORTHBROOK PROPERTY & CASUALTY INS CO	0.00%	\$590	\$2,031	\$377	-\$3,263	-160.66%
226	LANCER INSURANCE COMPANY	0.00%	\$555	\$124	\$915	\$1,650	1330.65%
227	FIREMANS FUND INS CO OF WISCONSIN	0.00%	\$469	\$3,878	\$177	-\$549	-14.16%
228	INTERNATIONAL INDEMNITY COMPANY	0.00%	\$425	\$660	\$3,815	-\$935	-141.67%
229	TRUMBULL INSURANCE COMPANY	0.00%	\$355	\$233	\$0	\$0	0.00%
230	STATE AUTOMOBILE MUTUAL INS CO	0.00%	\$349	\$350	\$0	-\$18	-5.14%
231	GREAT AMERICAN INSURANCE COMPANY	0.00%	\$346	\$2,751	\$512	\$383	13.92%
232	FARMINGTON CASUALTY COMPANY	0.00%	\$340	\$5,622	-\$2,769	-\$608	-10.81%
233	NATIONWIDE MUTUAL FIRE INSURANCE CO	0.00%	\$315	\$217	\$0	-\$355	-163.59%
234	TRANSGUARD INS CO OF AMERICA INC	0.00%	\$301	\$238	\$0	\$128	53.78%
235	TRAVELERS COMMERCIAL INSURANCE COMPANY	0.00%	\$291	\$6,950	\$2,928	\$2,980	42.88%
236	CAPITAL CITY INSURANCE COMPANY INC	0.00%	\$277	\$139	\$0	\$0	0.00%
237	AMICA MUTUAL INSURANCE COMPANY	0.00%	\$264	\$284	\$0	\$0	0.00%
238	ST PAUL INSURANCE CO OF ILLINOIS THE	0.00%	\$195	\$424	\$0	-\$59	-13.92%
239	AMERICAN ALLIANCE INSURANCE COMPANY	0.00%	\$178	\$361	\$394	-\$1,712	-474.24%
240	NIAGARA FIRE INSURANCE COMPANY	0.00%	\$164	\$164	\$0	\$0	0.00%
241	NORTHBROOK NATIONAL INS CO	0.00%	\$113	\$576	\$0	-\$890	-154.51%
242	PENNSYLVANIA NATIONAL MUTUAL CAS INS CO	0.00%	\$87	\$415	\$0	\$8	1.93%
243	TRAVELERS CASUALTY AND SURETY CO OF IL	0.00%	\$52	\$11,659	\$2,585	-\$230	-1.97%
244	CONTINENTAL INSURANCE COMPANY THE	0.00%	\$44	\$55	\$1,943	-\$967	-1758.18%
245	ECONOMY PREFERRED INSURANCE COMPANY	0.00%	\$19	\$430	\$0	-\$477	-110.93%
246	AMERICAN ZURICH INSURANCE COMPANY	0.00%	\$0	\$69	\$0	-\$8	-11.59%
247	ARGONAUT MIDWEST INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
248	AUTOMOBILE CLUB INTER-INS EXCHANGE	0.00%	\$0	\$0	\$0	-\$6	N/A
249	CENTURY INDEMNITY COMPANY	0.00%	\$0	\$0	-\$740	-\$2,162	N/A
250	ECONOMY FIRE & CASUALTY COMPANY	0.00%	\$0	\$684	\$0	-\$371	-54.24%
251	FIREMANS FUND INS CO OF MISSOURI	0.00%	\$0	\$7	\$0	-\$1	-14.29%
252	GEICO GENERAL INS CO	0.00%	\$0	\$0	\$0	-\$21	N/A
253	GOVERNMENT EMPLOYEES INSURANCE CO	0.00%	\$0	\$0	\$0	-\$46	N/A
254	INTERNATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$20	N/A
255	MIDLAND RISK INSURANCE COMPANY	0.00%	\$0	\$0	-\$521	-\$495	N/A
256	NATIONAL LIABILITY & FIRE INS CO	0.00%	\$0	\$294	\$0	\$4	1.36%
257	NATIONWIDE PROPERTY & CASUALTY INS CO	0.00%	\$0	\$0	\$0	-\$358	N/A
258	NORTHBROOK INDEMNITY CO	0.00%	\$0	\$46	\$0	-\$333	-723.91%
259	PRUDENTIAL GENERAL INS CO	0.00%	\$0	\$0	\$0	-\$7,380	N/A
260	RELiance NATIONAL INSURANCE COMPANY	0.00%	\$0	\$388	-\$1,842	-\$1,754	-452.06%
261	STANDARD FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$91	N/A
262	TRAVELERS CASUALTY COMPANY OF CONNECTICUT	0.00%	\$0	\$0	\$0	-\$22	N/A
263	WESTCHESTER FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$116	N/A
264	FIDELITY AND CASUALTY CO OF NY	0.00%	-\$1	-\$1	\$0	\$0	0.00%
265	TIG PREMIER INSURANCE COMPANY	0.00%	-\$99	-\$99	\$8,630	\$8,630	-8717.17%
266	VIRGINIA SURETY COMPANY INC	0.00%	-\$129	\$5	\$0	\$3	60.00%
267	HOUSTON GENERAL INS CO	0.00%	-\$525	\$457	\$3,313	-\$7,958	-1741.36%
268	PROVIDENCE WASHINGTON INSURANCE CO	0.00%	-\$585	\$88	\$0	\$0	0.00%
269	TRAVELERS CASUALTY AND SURETY CO OF AMERICA	-0.01%	-\$2,351	\$17,683	-\$12,926	-\$27,371	-154.79%
TOTAL		100.00%	\$45,036,093	\$44,121,836	\$29,742,208	\$29,722,457	67.36%



1998 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Collision)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	GREAT WEST CASUALTY COMPANY	8.20%	\$5,372,302	\$5,582,503	\$4,182,188	\$4,315,277	77.30%
2	VANLINER INSURANCE COMPANY	7.48%	\$4,896,750	\$4,896,358	\$1,690,082	\$1,676,694	34.24%
3	STATE FARM MUTUAL AUTOMOBILE INS CO	7.14%	\$4,677,873	\$4,713,638	\$2,650,746	\$2,613,479	55.45%
4	ASSOCIATES INSURANCE COMPANY	4.19%	\$2,741,291	\$2,236,947	\$2,043,582	\$1,705,950	76.26%
5	AMERICAN STATES INSURANCE COMPANY	4.19%	\$2,741,194	\$2,589,779	\$1,962,245	\$2,002,678	77.33%
6	NORTHLAND INSURANCE COMPANY	3.17%	\$2,074,524	\$2,028,295	\$1,539,230	\$1,461,548	72.06%
7	LIBERTY MUTUAL FIRE INSURANCE CO	2.71%	\$1,774,173	\$1,633,032	\$2,826,646	\$2,826,646	173.09%
8	CONTINENTAL WESTERN INSURANCE CO	2.40%	\$1,570,820	\$1,427,909	\$944,696	\$1,000,641	70.08%
9	AMERICAN FAMILY MUTUAL INS CO	1.96%	\$1,282,215	\$1,276,037	\$761,304	\$774,925	60.73%
10	AMERICAN ECONOMY INSURANCE COMPANY	1.73%	\$1,133,352	\$1,048,774	\$730,000	\$751,197	71.63%
11	FEDERATED MUTUAL INSURANCE COMPANY	1.73%	\$1,133,119	\$1,161,882	\$1,156,160	\$1,180,454	101.60%
12	EMPIRE FIRE AND MARINE INSURANCE CO	1.70%	\$1,110,542	\$1,110,551	\$911,188	\$916,895	82.56%
13	LINCOLN GENERAL INSURANCE CO	1.59%	\$1,043,167	\$1,223,282	\$676,252	\$652,055	53.30%
14	CUMIS INSURANCE SOCIETY INC	1.49%	\$977,336	\$777,758	\$314,465	\$324,867	41.77%
15	CHRYSLER INSURANCE COMPANY	1.43%	\$937,681	\$1,585,648	\$1,064,295	\$1,139,927	71.89%
16	CINCINNATI INS CO THE	1.22%	\$798,624	\$787,788	\$717,776	\$771,726	97.96%
17	TRAVELERS INDEMNITY CO OF ILLINOIS	1.19%	\$778,341	\$368,533	\$869,125	\$987,335	267.91%
18	AUTO OWNERS INSURANCE CO MUTUAL	1.14%	\$744,440	\$727,848	\$340,154	\$344,085	47.27%
19	REDLAND INSURANCE COMPANY	1.13%	\$740,696	\$861,806	\$585,583	\$544,106	63.14%
20	MIC PROPERTY AND CASUALTY INS CORP	1.08%	\$704,318	\$1,281,860	\$660,698	\$736,637	57.47%
21	SHELTER GENERAL INS CO	1.07%	\$699,497	\$704,088	\$283,666	\$287,940	40.90%
22	GRINNELL MUTUAL REINSURANCE COMPANY	0.95%	\$623,669	\$553,383	\$355,775	\$343,868	62.14%
23	CANAL INSURANCE COMPANY	0.94%	\$616,282	\$591,415	\$200,307	\$233,823	39.54%
24	TRANSCONTINENTAL INSURANCE COMPANY	0.89%	\$584,623	\$469,861	\$551,774	\$526,281	112.01%
25	FARMERS INSURANCE EXCHANGE	0.87%	\$570,997	\$585,717	\$388,825	\$346,961	59.24%
26	UNIVERSAL UNDERWRITERS INS CO	0.86%	\$565,504	\$565,504	\$562,436	\$498,628	88.17%
27	TRANSPORTATION INSURANCE COMPANY	0.84%	\$548,789	\$576,095	\$670,880	\$473,360	82.17%
28	INTERNATIONAL BUS & MERCANTILE REASSUR	0.82%	\$538,273	\$536,904	\$399,863	\$420,379	78.30%
29	UNITED FINANCIAL CASUALTY COMPANY	0.80%	\$522,365	\$1,878,284	\$1,039,139	\$969,879	51.64%
30	AMERICAN AUTOMOBILE INSURANCE CO	0.80%	\$521,010	\$528,394	\$6,217	-\$11,419	-2.16%
31	CAMERON MUTUAL INSURANCE COMPANY	0.78%	\$507,959	\$501,822	\$317,379	\$243,989	48.62%
32	UNITED FIRE AND CASUALTY COMPANY	0.76%	\$500,690	\$497,681	\$220,063	\$229,643	46.14%
33	EMPLOYERS MUTUAL CASUALTY COMPANY	0.75%	\$491,418	\$506,623	\$344,378	\$399,031	78.76%
34	ST PAUL FIRE & MARINE INSURANCE CO	0.74%	\$484,863	\$576,815	\$592,922	\$564,763	97.91%
35	EMPLOYERS FIRE INSURANCE COMPANY	0.69%	\$453,105	\$352,348	\$286,050	\$295,537	83.88%
36	ALLSTATE INSURANCE COMPANY	0.69%	\$451,823	\$378,805	\$402,009	\$450,556	118.94%
37	JOHN DEERE INSURANCE COMPANY	0.68%	\$442,421	\$439,791	\$494,759	\$519,819	118.20%
38	LIBERTY INSURANCE CORPORATION	0.64%	\$417,637	\$402,069	\$329,617	\$329,617	81.98%
39	HARCO NATIONAL INSURANCE COMPANY	0.63%	\$411,738	\$301,980	\$133,713	\$140,425	46.50%
40	WEST AMERICAN INSURANCE COMPANY	0.62%	\$409,035	\$393,571	\$382,706	\$362,526	92.11%
41	OAK RIVER INSURANCE COMPANY	0.61%	\$397,901	\$406,714	\$434,568	\$433,320	106.54%
42	COLUMBIA MUTUAL INSURANCE CO	0.60%	\$396,038	\$348,619	\$215,061	\$200,816	57.60%
43	AGRICULTURAL INSURANCE COMPANY	0.60%	\$390,880	\$399,075	\$171,231	\$225,647	56.54%
44	TRUCK INSURANCE EXCHANGE	0.59%	\$387,916	\$366,412	\$270,080	\$259,204	70.74%
45	NATIONAL CASUALTY COMPANY	0.57%	\$373,840	\$400,061	\$359,125	\$377,168	94.28%
46	PROGRESSIVE NORTHWESTERN INS CO	0.55%	\$360,323	\$336,587	\$305,765	\$313,507	93.14%
47	HARTFORD FIRE INSURANCE COMPANY	0.55%	\$358,515	\$366,317	\$336,056	\$358,800	97.95%
48	AMERICAN MODERN HOME INSURANCE CO	0.54%	\$352,955	\$355,087	\$367,186	\$382,366	107.68%
49	GENERAL CASUALTY CO OF WISCONSIN	0.54%	\$351,290	\$298,210	\$131,494	\$125,277	42.01%
50	STATE AUTO PROPERTY & CASUALTY INS CO	0.53%	\$349,115	\$327,976	\$261,546	\$258,387	78.78%
51	RELIANCE INSURANCE COMPANY	0.51%	\$336,732	\$240,689	\$470,319	\$496,734	206.38%
52	COMMERCIAL UNION INSURANCE COMPANY	0.50%	\$326,472	\$284,683	\$346,767	\$365,598	128.42%
53	GUARANTY NATIONAL INSURANCE COMPANY	0.50%	\$325,452	\$369,538	\$375,152	\$363,299	98.31%
54	AMERICAN MOTORISTS INSURANCE CO	0.49%	\$320,975	\$279,889	\$138,393	\$173,211	61.89%
55	FIDELITY AND GUARANTY INSURANCE COMPANY	0.44%	\$289,730	\$268,690	\$288,260	\$244,181	90.88%
56	SHELTER MUTUAL INSURANCE CO	0.44%	\$286,648	\$283,161	\$144,648	\$133,626	47.19%



**1998 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Collision)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
57	AMERISURE INSURANCE COMPANY	0.41%	\$271,048	\$250,916	\$287,749	\$276,217	110.08%
58	FARM BUREAU TOWN & COUNTRY INS CO OF MO	0.41%	\$270,006	\$268,725	\$110,999	\$101,787	37.88%
59	HARTFORD CASUALTY INS CO	0.40%	\$264,069	\$246,596	\$228,348	\$229,987	93.26%
60	OCCIDENTAL FIRE & CAS CO OF NC	0.40%	\$260,581	\$183,672	\$317,637	\$476,617	259.49%
61	NATIONAL INDEMNITY COMPANY	0.39%	\$256,194	\$271,010	\$85,100	\$75,847	27.99%
62	FEDERAL INSURANCE COMPANY	0.39%	\$252,917	\$280,658	\$424,584	\$460,194	163.97%
63	HAWKEYE SECURITY INSURANCE COMPANY	0.37%	\$244,074	\$268,346	\$287,471	\$287,052	106.97%
64	LIBERTY MUTUAL INSURANCE COMPANY	0.37%	\$240,330	\$238,866	\$27,750	\$27,705	11.60%
65	CONTINENTAL CASUALTY COMPANY	0.37%	\$240,229	\$386,190	\$422,380	\$334,203	86.54%
66	ST PAUL MERCURY INSURANCE COMPANY	0.35%	\$229,643	\$295,019	\$294,623	\$296,681	100.56%
67	MOTORS INSURANCE CORPORATION	0.34%	\$225,220	\$219,799	\$69,035	\$64,845	29.50%
68	CAROLINA CASUALTY INSURANCE COMPANY	0.33%	\$218,588	\$148,649	\$9,664	\$9,662	6.50%
69	UNITED SECURITY INSURANCE COMPANY	0.32%	\$207,234	\$217,072	\$264,211	\$259,715	119.64%
70	STATE FARM FIRE AND CASUALTY CO	0.31%	\$206,181	\$195,744	\$225,621	\$228,165	116.56%
71	ZURICH INSURANCE COMPANY	0.31%	\$206,048	\$211,547	\$156,361	\$159,593	75.44%
72	AMERICAN ALTERNATIVE INS CORP	0.31%	\$204,824	\$222,737	\$190,464	\$159,553	71.63%
73	FIREMANS FUND INSURANCE COMPANY	0.31%	\$204,516	\$176,330	\$175,688	\$193,602	109.80%
74	CENTENNIAL INSURANCE COMPANY	0.31%	\$202,902	\$203,627	\$751,402	\$748,155	367.41%
75	BITUMINOUS CASUALTY CORPORATION	0.31%	\$200,571	\$206,240	\$134,388	\$148,482	71.99%
76	CIGNA INSURANCE COMPANY	0.31%	\$199,890	\$210,720	\$23,784	\$29,216	13.86%
77	CHURCH MUTUAL INSURANCE COMPANY	0.30%	\$195,271	\$185,570	\$93,405	\$103,341	55.69%
78	AMERICAN MANUFACTURERS MUTUAL INS CO	0.28%	\$183,174	\$201,107	\$263,726	\$299,372	148.86%
79	PHOENIX INSURANCE COMPANY THE	0.28%	\$181,754	\$111,956	\$108,966	\$42,302	37.78%
80	ATHENA ASSURANCE COMPANY	0.28%	\$180,141	\$155,590	\$202,288	\$164,670	105.84%
81	STRATFORD INSURANCE COMPANY	0.27%	\$180,097	\$181,934	\$124,889	\$124,411	68.38%
82	OHIO CASUALTY INSURANCE COMPANY	0.27%	\$176,627	\$146,486	\$112,913	\$126,880	86.62%
83	NORTHFIELD INSURANCE COMPANY	0.26%	\$172,588	\$143,619	\$3,546	\$-12,000	-8.36%
84	RANGER INSURANCE COMPANY	0.25%	\$165,030	\$155,063	\$129,335	\$130,349	84.06%
85	GREAT NORTHERN INSURANCE COMPANY	0.25%	\$164,194	\$140,483	\$79,768	\$109,203	77.73%
86	ATLANTIC MUTUAL INSURANCE COMPANY	0.24%	\$157,902	\$148,331	\$139,997	\$135,160	91.12%
87	SAGAMORE INSURANCE COMPANY	0.24%	\$154,699	\$122,525	\$88,232	\$120,388	98.26%
88	ALLSTATE INDEMNITY COMPANY	0.23%	\$148,476	\$133,561	\$128,337	\$140,325	105.06%
89	TRUMBULL INSURANCE COMPANY	0.22%	\$142,265	\$97,025	\$110,652	\$106,359	109.62%
90	TRI STATE INSURANCE CO OF MINNESOTA	0.21%	\$137,670	\$121,621	\$3,144	\$3,033	2.49%
91	MICHIGAN MUTUAL INSURANCE COMPANY	0.20%	\$130,651	\$118,099	\$76,313	\$76,313	64.62%
92	MILLERS MUTUAL INSURANCE ASSOCIATION	0.20%	\$128,088	\$134,648	\$157,159	\$145,840	108.31%
93	BITUMINOUS FIRE AND MARINE INS CO	0.19%	\$124,823	\$105,616	\$55,693	\$58,686	55.57%
94	TRAVELERS INDEMNITY COMPANY	0.19%	\$121,711	\$123,432	\$51,387	\$24,655	19.97%
95	NORTHERN INSURANCE CO OF NEW YORK	0.18%	\$118,850	\$69,852	\$64,033	\$39,668	56.79%
96	SECURA INSURANCE A MUTUAL COMPANY	0.18%	\$118,671	\$146,129	\$70,005	\$77,517	53.05%
97	LANCER INSURANCE COMPANY	0.18%	\$118,466	\$123,905	\$953	\$1,717	1.39%
98	MID CENTURY INSURANCE COMPANY	0.18%	\$117,848	\$101,701	\$70,596	\$72,534	71.32%
99	UNITED PACIFIC INSURANCE COMPANY	0.17%	\$110,790	\$83,653	\$114,619	\$139,050	166.22%
100	UNITED STATES FIDELITY & GUARANTY CO	0.17%	\$109,669	\$130,533	\$591,334	\$613,776	470.21%
101	GREAT DIVIDE INSURANCE COMPANY	0.16%	\$105,830	\$102,558	\$49,344	\$40,076	39.08%
102	GUIDANT MUTUAL INSURANCE CO	0.15%	\$100,634	\$99,162	\$48,993	\$48,688	49.10%
103	ST PAUL PROPERTY & CASUALTY INS CO	0.15%	\$99,326	\$91,492	\$32,776	\$35,427	38.72%
104	JEFFERSON INSURANCE CO OF NEW YORK	0.15%	\$97,483	\$120,457	\$26,308	\$14,090	11.70%
105	NATIONAL SURETY CORPORATION	0.15%	\$96,786	\$111,914	\$162,164	\$108,942	97.34%
106	REGENT INSURANCE COMPANY	0.15%	\$95,497	\$109,155	\$159,778	\$150,947	138.29%
107	TWIN CITY FIRE INS CO	0.14%	\$93,120	\$93,179	\$18,432	\$17,031	18.28%
108	NEW HAMPSHIRE INSURANCE COMPANY	0.14%	\$90,566	\$115,676	\$57,271	\$48,654	42.06%
109	VALLEY FORGE INSURANCE COMPANY	0.14%	\$89,305	\$77,137	\$40,985	\$20,607	26.71%
110	FIDELITY & GUARANTY INS UNDERWRITERS	0.13%	\$84,426	\$103,605	\$76,819	\$63,652	61.44%
111	TIG INSURANCE COMPANY	0.12%	\$80,266	\$123,159	\$48,807	\$66,351	53.87%

**1998 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Collision)**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
112	INSURANCE CO OF THE STATE OF PA	0.12%	\$79,579	\$212,371	\$85,114	\$78,750	37.08%
113	WAUSAU BUSINESS INSURANCE COMPANY	0.12%	\$78,539	\$72,415	\$35,995	\$36,687	50.66%
114	EVEREST NATIONAL INSURANCE COMPANY	0.12%	\$78,185	\$96,102	\$61,928	\$52,788	54.93%
115	LEADER NATIONAL INSURANCE CO	0.12%	\$77,796	\$91,015	\$22,735	\$26,545	29.17%
116	ROYAL INSURANCE COMPANY OF AMERICA	0.12%	\$76,598	\$60,074	\$27,712	\$36,163	60.20%
117	AMERICAN GUARANTEE & LIABILITY INS CO	0.12%	\$76,331	\$98,819	\$96,660	\$97,297	98.46%
118	NATIONAL UNION FIRE INS CO OF PITTSBURG	0.12%	\$76,320	\$111,446	\$400,243	\$331,663	297.60%
119	INTEGON NATIONAL INSURANCE COMPANY	0.11%	\$75,209	\$76,091	\$41,352	\$37,244	48.95%
120	TRAVELERS INDEMNITY CO OF AMERICA	0.11%	\$74,461	\$61,456	\$32,721	\$34,370	55.93%
121	BROTHERHOOD MUTUAL INSURANCE CO	0.11%	\$73,749	\$69,317	\$34,041	\$35,255	50.86%
122	CITIZENS SECURITY MUTUAL INS CO	0.11%	\$72,935	\$75,830	\$72,873	\$69,298	91.39%
123	COMMERCE AND INDUSTRY INSURANCE CO	0.11%	\$71,752	\$74,916	\$102,182	\$90,429	120.71%
124	WAUSAU UNDERWRITERS INS CO	0.11%	\$69,291	\$72,189	\$74,757	\$86,823	120.27%
125	CLARENDON NATIONAL INS CO	0.10%	\$67,337	\$64,896	\$41,250	\$36,955	56.94%
126	SENTRY INSURANCE A MUTUAL COMPANY	0.10%	\$67,172	\$65,655	\$24,314	\$8,609	13.11%
127	LUMBERMENS MUTUAL CASUALTY CO	0.09%	\$60,991	\$44,236	\$18,966	\$21,942	49.60%
128	ROYAL INDEMNITY COMPANY	0.09%	\$59,994	\$36,461	\$1,637	\$8,405	23.05%
129	VALIANT INS CO	0.09%	\$59,029	\$46,707	\$21,021	\$19,630	42.03%
130	RELIANCE NATIONAL INDEMNITY COMPANY	0.09%	\$56,936	\$89,267	-\$104,255	-\$280,366	-314.08%
131	ASSURANCE COMPANY OF AMERICA	0.09%	\$55,975	\$47,312	\$23,757	\$27,681	58.51%
132	AMERICAN AND FOREIGN INSURANCE CO	0.08%	\$54,576	\$46,248	\$22,719	\$21,567	46.63%
133	FIDELITY AND DEPOSIT CO MARYLAND	0.08%	\$54,290	\$53,160	\$22,806	\$23,811	44.79%
134	AMERICAN STANDARD INS CO OF WISCONSIN	0.08%	\$53,953	\$89,587	\$42,221	\$16,122	18.00%
135	COLORADO CASUALTY INSURANCE COMPANY	0.08%	\$53,441	\$43,146	\$34,236	\$44,783	103.79%
136	NORTHWESTERN NATIONAL CASUALTY CO	0.08%	\$53,031	\$49,240	\$18,951	\$27,158	55.15%
137	ZURICH AMERICAN INS CO OF IL	0.08%	\$52,231	\$55,857	\$55,123	\$54,652	97.84%
138	TITAN INDEMNITY COMPANY	0.08%	\$51,355	\$48,306	\$52,841	\$46,807	96.90%
139	GENERAL INSURANCE CO OF AMERICA	0.08%	\$50,620	\$50,335	\$22,380	\$23,387	46.46%
140	SAFECO INSURANCE CO OF AMERICA	0.07%	\$48,915	\$58,079	\$95,811	\$91,915	158.26%
141	FARMERS ALLIANCE MUTUAL INS CO	0.07%	\$48,577	\$50,951	\$7,689	\$9,839	19.31%
142	AMERICAN CASUALTY CO OF READING PA	0.07%	\$47,276	\$88,665	\$127,829	\$68,662	77.44%
143	AMERICAN RELIABLE INSURANCE COMPANY	0.07%	\$46,682	\$16,227	\$0	\$2,702	16.65%
144	FIRE AND CASUALTY INS CO OF CONNECTICUT	0.07%	\$44,662	\$35,546	\$6,402	\$6,402	18.01%
145	CHARTER OAK FIRE INSURANCE CO THE	0.06%	\$41,615	\$31,875	\$18,573	\$19,130	60.02%
146	NATIONAL AMERICAN INSURANCE COMPANY	0.06%	\$41,170	\$6,860	\$23,806	\$12,794	186.50%
147	GRANITE STATE INSURANCE COMPANY	0.06%	\$40,401	\$31,966	\$56,186	\$56,757	177.55%
148	EMPLOYERS INSURANCE OF WAUSAU A MUTUAL	0.06%	\$37,349	\$33,187	-\$21,367	-\$30,040	-90.52%
149	OLD REPUBLIC INSURANCE COMPANY	0.05%	\$31,731	\$30,033	\$7,296	\$13,545	45.10%
150	PHILADELPHIA INDEMNITY INSURANCE CO	0.05%	\$31,711	\$41,579	\$85,640	\$49,627	119.36%
151	ST PAUL GUARDIAN INSURANCE COMPANY	0.05%	\$31,264	\$18,556	\$2,776	\$3,318	17.88%
152	AMERICAN NATIONAL FIRE INSURANCE CO	0.05%	\$30,159	\$33,898	\$4,718	\$2,941	8.68%
153	SECURITY NATIONAL INSURANCE COMPANY	0.05%	\$30,075	\$32,196	\$84,647	\$89,870	279.13%
154	NORTHERN ASSURANCE CO OF AMERICA	0.05%	\$29,691	\$26,704	\$27,405	\$27,606	103.38%
155	AMERICAN INSURANCE COMPANY THE	0.04%	\$28,799	\$28,812	-\$8,695	-\$119,478	-414.68%
156	MUTUAL SERVICE CASUALTY INSURANCE CO	0.04%	\$28,432	\$33,396	\$42,716	\$42,463	127.15%
157	NATIONAL FIRE INS CO OF HARTFORD	0.04%	\$23,959	\$16,127	\$1,414	-\$13,300	-82.47%
158	GATEWAY INSURANCE COMPANY	0.03%	\$22,298	\$22,389	\$18,443	\$17,620	78.70%
159	TRAVELERS INDEMNITY CO OF CONNECTICUT	0.03%	\$20,448	\$18,264	\$12,325	\$14,829	81.19%
160	CONNECTICUT INDEMNITY COMPANY THE	0.03%	\$19,787	\$15,944	\$11,020	\$12,620	79.15%
161	REPUBLIC WESTERN INS CO	0.03%	\$19,701	\$20,171	\$4,796	\$3,517	17.44%
162	ARGONAUT GREAT CENTRAL INSURANCE CO	0.03%	\$19,336	\$16,750	\$15,060	\$10,120	60.42%
163	GRAIN DEALERS MUTUAL INSURANCE CO	0.03%	\$18,491	\$19,121	\$30,262	\$26,201	137.03%
164	AMCO INSURANCE COMPANY	0.03%	\$17,774	\$17,669	\$10,069	\$10,385	58.78%
165	BANKERS STANDARD INSURANCE COMPANY	0.03%	\$17,620	\$23,966	\$53,458	\$43,525	181.61%
166	MID-CONTINENT CASUALTY COMPANY	0.03%	\$17,319	\$15,622	\$662	\$10,370	66.38%

1998 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Collision)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
167	TRANSGUARD INS CO OF AMERICA INC	0.02%	\$16,269	\$12,853	\$10,721	\$6,925	53.88%
168	SOUTHERN INSURANCE COMPANY	0.02%	\$15,835	\$5,602	\$0	\$251	4.48%
169	MINNESOTA FIRE AND CASUALTY COMPANY	0.02%	\$15,764	\$13,464	\$10,950	\$11,084	82.32%
170	CIGNA PROPERTY & CASUALTY INS CO	0.02%	\$15,761	\$12,487	\$0	-\$2,937	-23.52%
171	MASSACHUSETTS BAY INS CO	0.02%	\$15,619	\$21,354	\$24,688	\$15,619	73.14%
172	SUMITOMO MARINE & FIRE INS CO LTD	0.02%	\$15,292	\$11,886	\$67,563	\$61,069	513.79%
173	FIREMENS INS CO OF NEWARK NEW JERSEY	0.02%	\$14,966	\$22,414	-\$1,461	\$6,307	28.14%
174	YASUDA FIRE & MARINE INS CO OF AMER TH	0.02%	\$14,918	\$12,875	\$0	\$0	0.00%
175	WINDSOR INSURANCE COMPANY	0.02%	\$14,896	\$15,150	\$11,178	\$10,751	70.96%
176	TRINITY UNIVERSAL INS CO OF KANSAS INC	0.02%	\$14,203	\$17,578	\$17,877	\$15,619	88.86%
177	CITIZENS INS CO OF AMERICA	0.02%	\$13,684	\$26,689	\$20,564	\$27,048	101.35%
178	AMERICAN FIRE AND INDEMNITY COMPANY	0.02%	\$12,869	\$12,958	\$15,556	\$15,741	121.48%
179	CIGNA FIRE UNDERWRITERS INS CO	0.02%	\$12,627	\$15,354	\$50,142	\$47,798	311.31%
180	T H E INSURANCE COMPANY	0.02%	\$12,553	\$13,202	\$0	\$0	0.00%
181	HARTFORD UNDERWRITERS INSURANCE CO	0.02%	\$12,427	\$11,223	\$17,315	\$10,718	95.50%
182	MARYLAND CASUALTY COMPANY	0.02%	\$12,209	\$13,959	\$8,857	\$4,892	35.05%
183	AMERICAN HOME ASSURANCE COMPANY	0.02%	\$11,873	\$8,484	\$8,663	\$8,984	105.89%
184	MILLERS MUTUAL FIRE INSURANCE CO THE	0.02%	\$11,378	\$8,651	\$497	\$931	10.76%
185	CONTINENTAL NATIONAL INDEMNITY COMPANY	0.02%	\$11,136	\$21,527	\$0	-\$50	-0.23%
186	PEAK PROPERTY AND CASUALTY INS CORP	0.02%	\$11,026	\$10,485	\$34,056	\$37,022	353.09%
187	LEGION INSURANCE COMPANY	0.02%	\$10,849	\$27,285	\$0	\$2,325	8.52%
188	PENN AMERICA INS CO	0.02%	\$10,789	\$4,200	\$37,847	\$37,847	901.12%
189	SCOTTSDALE INDEMNITY COMPANY	0.02%	\$10,582	\$8,830	\$3,133	\$3,115	35.28%
190	CREDIT GENERAL INS CO	0.01%	\$9,473	\$9,473	\$0	\$11,480	121.19%
191	ULICO CASUALTY COMPANY	0.01%	\$8,907	\$7,251	\$3,550	\$3,991	55.04%
192	ILLINOIS NATIONAL INSURANCE COMPANY	0.01%	\$8,267	\$9,610	\$2,202	-\$4,531	-47.15%
193	HAULERS INSURANCE COMPANY INC	0.01%	\$8,211	\$4,073	\$44	\$44	1.08%
194	NOBEL INSURANCE COMPANY	0.01%	\$7,844	\$5,419	\$3,163	\$3,242	59.83%
195	AMERICAN INTERNATIONAL SOUTH INS CO	0.01%	\$7,738	\$4,945	\$0	\$124	2.51%
196	NN INSURANCE COMPANY	0.01%	\$7,574	\$7,641	\$13,998	\$16,298	213.30%
197	TRINITY UNIVERSAL INSURANCE COMPANY	0.01%	\$7,552	\$8,591	-\$4,890	-\$4,722	-54.96%
198	UTICA MUTUAL INSURANCE COMPANY	0.01%	\$7,284	\$7,054	\$2,594	-\$9,409	-133.39%
199	PROPERTY & CASUALTY INS CO OF HARTFORD	0.01%	\$7,264	\$3,370	\$0	-\$115	-3.41%
200	PACIFIC INDEMNITY COMPANY	0.01%	\$6,625	\$4,310	\$1,798	\$1,995	46.29%
201	VIGILANT INSURANCE COMPANY	0.01%	\$6,583	\$6,257	\$0	\$163	2.61%
202	TIG INDEMNITY COMPANY	0.01%	\$6,375	\$8,097	\$0	-\$508	-6.27%
203	VANGUARD INSURANCE COMPANY	0.01%	\$5,574	\$5,254	\$1,284	\$2,880	54.82%
204	AMERICAN EMPLOYERS INSURANCE CO	0.01%	\$5,411	\$6,784	\$0	\$201	2.96%
205	RLI INSURANCE COMPANY	0.01%	\$5,246	\$5,246	\$0	\$15	0.29%
206	MARKEL INSURANCE COMPANY	0.01%	\$5,179	\$7,040	\$1,695	\$1,728	24.55%
207	GLOBE INDEMNITY COMPANY	0.01%	\$4,893	\$5,571	\$1,753	\$1,735	31.14%
208	FIRST NATIONAL INS CO OF AMERICA	0.01%	\$4,745	\$5,260	-\$3,651	-\$3,598	-68.40%
209	HARTFORD ACCIDENT & INDEMNITY CO	0.01%	\$4,536	\$2,104	\$403	\$335	15.92%
210	AMERICAN INDEMNITY COMPANY	0.01%	\$4,510	\$4,133	\$0	\$0	0.00%
211	NATIONAL FARMERS UNION STANDARD INS CO	0.01%	\$4,489	\$6,799	\$9,946	\$9,894	145.52%
212	HANOVER INSURANCE COMPANY THE	0.01%	\$4,409	\$7,291	-\$174	-\$174	-2.39%
213	ATLANTIC INSURANCE COMPANY	0.01%	\$3,998	\$2,435	\$0	\$0	0.00%
214	SAFEGUARD INSURANCE COMPANY	0.01%	\$3,471	\$1,308	\$0	\$14,515	1109.71%
215	GULF INSURANCE COMPANY	0.00%	\$3,251	\$2,629	-\$500	-\$500	-19.02%
216	PACIFIC EMPLOYERS INSURANCE COMPANY	0.00%	\$3,147	\$3,836	\$0	\$0	0.00%
217	INDEMNITY INSURANCE CO OF NORTH AMERICA	0.00%	\$3,123	\$3,578	\$663	\$1,655	46.25%
218	NATIONWIDE AGRIBUSINESS INS CO	0.00%	\$2,618	\$1,972	\$0	\$30,004	1521.50%
219	NONPROFITS INS ASSN AN INTERINS EXCH	0.00%	\$2,569	\$2,221	\$285	\$785	35.34%
220	NATIONAL INTERSTATE INSURANCE COMPANY	0.00%	\$2,473	\$2,314	\$1	\$33	1.43%
221	NORTHBROOK PROPERTY & CASUALTY INS CO	0.00%	\$2,179	\$2,781	\$200	-\$5,073	-182.42%

1998 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - COMMERCIAL AUTO LIABILITY (Collision)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
222	ASSOCIATED INDEMNITY CORPORATION	0.00%	\$1,855	\$1,250	\$0	-\$358	-28.64%
223	FARMLAND MUTUAL INSURANCE COMPANY	0.00%	\$1,692	\$1,718	\$2,923	\$2,923	170.14%
224	ACCELERATION NATIONAL INS CO	0.00%	\$1,510	\$726	\$0	\$420	57.85%
225	NATIONAL FARMERS UNION PRO & CAS CO	0.00%	\$1,330	\$997	\$0	\$16	1.60%
226	WESTFIELD INSURANCE COMPANY	0.00%	\$1,279	\$1,029	\$0	\$26	2.53%
227	HARTFORD INSURANCE CO OF MIDWEST THE	0.00%	\$1,182	\$1,208	\$0	-\$34	-2.81%
228	NATIONWIDE MUTUAL INSURANCE COMPANY	0.00%	\$1,127	\$1,303	\$1	-\$63,447	-4869.30%
229	GENERAL CASUALTY CO OF ILLINOIS	0.00%	\$1,007	\$817	\$0	\$26	3.18%
230	PROGRESSIVE CASUALTY INSURANCE CO	0.00%	\$965	\$2,572	-\$266	\$120	4.67%
231	CAPITAL CITY INSURANCE COMPANY INC	0.00%	\$774	\$388	\$0	\$0	0.00%
232	FIREMANS FUND INS CO OF WISCONSIN	0.00%	\$736	\$1,080	-\$970	\$7,867	728.43%
233	FARMINGTON CASUALTY COMPANY	0.00%	\$729	\$9,987	\$9,781	\$9,781	97.94%
234	GREAT AMERICAN INSURANCE COMPANY	0.00%	\$639	\$5,312	\$1,849	\$1,990	37.46%
235	ST PAUL INSURANCE CO OF ILLINOIS THE	0.00%	\$559	\$910	\$0	-\$62	-6.81%
236	AMICA MUTUAL INSURANCE COMPANY	0.00%	\$538	\$549	\$0	\$0	0.00%
237	WESTCHESTER FIRE INSURANCE COMPANY	0.00%	\$445	\$278	\$0	\$341	122.66%
238	AMERICAN ALLIANCE INSURANCE COMPANY	0.00%	\$359	\$728	-\$6,332	-\$7,340	-1008.24%
239	NATIONWIDE MUTUAL FIRE INSURANCE CO	0.00%	\$352	\$253	\$0	\$137	54.15%
240	STATE AUTOMOBILE MUTUAL INS CO	0.00%	\$211	\$213	\$0	\$0	0.00%
241	NORTHBROOK NATIONAL INS CO	0.00%	\$207	\$831	\$13,779	\$12,154	1462.58%
242	NIAGARA FIRE INSURANCE COMPANY	0.00%	\$163	\$163	\$0	-\$735	-450.92%
243	PENNSYLVANIA NATIONAL MUTUAL CAS INS CO	0.00%	\$144	\$593	\$0	\$14	2.36%
244	AMERICAN PROTECTION INSURANCE CO	0.00%	\$86	\$63	\$0	\$0	0.00%
245	ECONOMY PREFERRED INSURANCE COMPANY	0.00%	\$41	\$774	\$0	-\$666	-86.05%
246	CONTINENTAL INSURANCE COMPANY THE	0.00%	\$27	\$48	\$1,027	-\$17,975	-37447.92%
247	UNITED SERVICES AUTOMOBILE ASSOCIATION	0.00%	\$3	\$2	\$1	\$1	50.00%
248	AUTOMOBILE CLUB INTER-INS EXCHANGE	0.00%	\$1	\$1	\$0	\$30	3000.00%
249	INTERNATIONAL INDEMNITY COMPANY	0.00%	\$1	\$791	\$0	\$2,599	328.57%
250	NATIONWIDE PROPERTY & CASUALTY INS CO	0.00%	\$1	\$1	\$0	-\$1,114	-111400.00%
251	AMERICAN HARDWARE MUTUAL INS CO	0.00%	\$0	\$0	\$9	\$9	N/A
252	AMERICAN SOUTHERN INSURANCE COMPANY	0.00%	\$0	\$9,173	\$0	\$0	0.00%
253	AMERICAN ZURICH INSURANCE COMPANY	0.00%	\$0	\$205	\$0	-\$13	-6.34%
254	AUTOMOBILE INS CO OF HARTFORD CT	0.00%	\$0	\$0	\$0	\$9	N/A
255	BOSTON OLD COLONY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$183	N/A
256	CENTURY INDEMNITY COMPANY	0.00%	\$0	\$0	-\$605	-\$1,631	N/A
257	ECONOMY FIRE & CASUALTY COMPANY	0.00%	\$0	\$795	\$2,449	\$1,806	227.17%
258	FIREMANS FUND INS CO OF MISSOURI	0.00%	\$0	\$5	\$0	-\$1	-20.00%
259	GEICO GENERAL INS CO	0.00%	\$0	\$0	\$0	-\$9	N/A
260	GOVERNMENT EMPLOYEES INSURANCE CO	0.00%	\$0	\$0	\$0	-\$18	N/A
261	INTERNATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$30	N/A
262	MICHIGAN MILLERS MUTUAL INS CO	0.00%	\$0	\$0	\$0	\$0	N/A
263	MIDLAND RISK INSURANCE COMPANY	0.00%	\$0	\$0	-\$782	-\$743	N/A
264	NATIONAL LIABILITY & FIRE INS CO	0.00%	\$0	\$884	\$0	\$8	0.90%
265	NORTHBROOK INDEMNITY CO	0.00%	\$0	\$86	\$0	-\$487	-566.28%
266	PLAINS INSURANCE COMPANY	0.00%	\$0	\$2,392	\$0	-\$1,155	-48.29%
267	STANDARD FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$2,594	N/A
268	TIG PREMIER INSURANCE COMPANY	0.00%	\$0	\$0	\$380	\$3,380	N/A
269	TRAVELERS CASUALTY AND SURETY CO OF IL	0.00%	-\$61	\$24,109	-\$5,559	-\$9,827	-40.76%
270	PROVIDENCE WASHINGTON INSURANCE CO	0.00%	-\$393	\$58	-\$645	\$567	977.59%
271	HOUSTON GENERAL INS CO	0.00%	-\$1,145	\$1,136	\$0	\$0	0.00%
272	TRAVELERS CASUALTY AND SURETY CO	0.00%	-\$1,664	\$30,798	-\$5,897	-\$4,527	-14.70%
273	GAN NATIONAL INSURANCE COMPANY	0.00%	-\$2,629	\$1,712	\$0	\$144	8.41%
274	GAN NORTH AMERICAN INSURANCE CO	-0.06%	-\$38,813	-\$38,813	\$0	-\$5,242	13.51%
TOTAL		100.00%	\$65,500,216	\$66,372,771	\$49,736,552	\$49,012,527	73.84%

1998 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - AIRCRAFT

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	TRAVELERS INDEMNITY COMPANY	29.82%	\$6,499,769	\$6,560,160	\$2,355,100	-\$24,096,696	-367.32%
2	NATIONAL UNION FIRE INS CO OF PITTSBURG	13.18%	\$2,873,209	\$2,512,617	\$2,380,361	\$2,045,236	81.40%
3	ST PAUL FIRE & MARINE INSURANCE CO	7.23%	\$1,575,976	\$1,529,039	\$1,728,434	\$1,053,413	68.89%
4	INDEMNITY INSURANCE CO OF NORTH AMERICA	6.32%	\$1,377,181	\$1,396,560	\$95,277	-\$253,124	-18.12%
5	OLD REPUBLIC INSURANCE COMPANY	5.02%	\$1,094,298	\$1,038,251	\$365,788	\$352,644	33.97%
6	AVEMCO INSURANCE COMPANY	4.90%	\$1,067,859	\$1,075,001	\$585,491	\$1,074,570	99.96%
7	U S SPECIALTY INSURANCE COMPANY	4.41%	\$961,482	\$488,344	\$5,809	\$111,545	22.84%
8	UNITED PACIFIC INSURANCE COMPANY	3.76%	\$820,450	\$884,463	\$330,378	\$325,009	36.75%
9	GREAT AMERICAN INSURANCE COMPANY	3.33%	\$726,199	\$907,686	\$342,785	\$369,057	40.66%
10	CONTINENTAL CASUALTY COMPANY	2.67%	\$582,138	\$556,933	\$117,568	\$262,701	47.17%
11	FEDERAL INSURANCE COMPANY	2.41%	\$525,892	\$450,509	\$91,301	-\$55,335	-12.28%
12	RANGER INSURANCE COMPANY	2.26%	\$492,383	\$764,321	\$260,331	\$200,071	26.18%
13	NAVIGATORS INSURANCE COMPANY	2.23%	\$487,035	\$549,329	\$738,826	\$360,635	65.65%
14	GREENWICH INSURANCE COMPANY	2.10%	\$457,983	\$540,143	\$95,385	\$146,624	27.15%
15	NEW YORK MARINE & GENERAL INS CO	1.98%	\$431,664	\$1,077,518	\$1,520,487	-\$5,155,547	-478.47%
16	LUMBERMENS MUTUAL CASUALTY CO	1.59%	\$347,514	\$303,898	\$32,556	\$38,228	12.58%
17	GENERAL INSURANCE CO OF AMERICA	1.33%	\$289,939	\$361,952	\$19,017	-\$70,566	-19.50%
18	JOHN DEERE INSURANCE COMPANY	1.02%	\$223,167	\$164,600	\$131,827	\$173,413	105.35%
19	TIG INSURANCE COMPANY	0.97%	\$211,044	\$211,044	-\$717,235	-\$791,814	-375.19%
20	CIGNA INSURANCE COMPANY	0.86%	\$188,334	\$292,966	\$0	\$7,113	2.43%
21	RELIANCE NATIONAL INSURANCE COMPANY	0.69%	\$149,947	\$153,499	\$12,500	\$114,218	74.41%
22	CENTENNIAL INSURANCE COMPANY	0.53%	\$116,477	\$111,650	\$37,475	\$28,370	25.41%
23	ZURICH INSURANCE COMPANY	0.35%	\$76,919	\$79,978	\$4,647	\$4,647	5.81%
24	GULF INSURANCE COMPANY	0.34%	\$75,148	\$127,403	\$43,872	\$8,272	6.49%
25	NEW HAMPSHIRE INSURANCE COMPANY	0.27%	\$59,168	\$70,839	\$0	\$269	0.38%
26	INSURANCE CO OF THE STATE OF PA	0.21%	\$45,966	\$129,662	\$336,062	-\$75,084	-57.91%
27	JEFFERSON INSURANCE CO OF NEW YORK	0.18%	\$39,072	\$42,667	\$3,500	\$91,671	214.85%
28	ROYAL INDEMNITY COMPANY	0.17%	\$38,000	\$38,248	\$0	\$1,420	3.71%
29	LIBERTY MUTUAL INSURANCE COMPANY	0.17%	\$36,502	\$36,502	\$0	\$0	0.00%
30	HARTFORD FIRE INSURANCE COMPANY	0.15%	\$31,972	\$31,972	\$5,161	-\$6,343	-19.84%
31	SUN INSURANCE OFFICE OF AMERICA INC	0.12%	\$25,082	\$135,494	\$72,757	\$43,379	32.02%
32	NOBEL INSURANCE COMPANY	0.05%	\$10,016	\$40,007	\$55,372	\$47,803	119.49%
33	GENERAL ACCIDENT INS CO OF AMERICA	0.02%	\$3,400	\$3,474	\$0	\$0	0.00%
34	TRAVELERS INDEMNITY CO OF CONNECTICUT	0.01%	\$3,030	\$3,014	\$0	-\$47	-1.56%
35	GENERALI U S BRANCH	0.01%	\$1,494	\$1,067	\$89	\$5,567	521.74%
36	CINCINNATI INS CO THE	0.01%	\$1,350	\$843	\$0	\$0	0.00%
37	NATIONAL INSURANCE UNDERWRITERS	0.00%	\$750	\$750	-\$1,100	-\$11,100	-1480.00%
38	TRAVELERS CASUALTY AND SURETY CO	0.00%	\$245	\$23,085	\$516	\$726	3.14%
39	ALLIANCE ASSURANCE CO OF AMERICA	0.00%	\$0	\$0	\$1,211	-\$668	N/A
40	AMERICAN INSURANCE COMPANY THE	0.00%	\$0	\$21,441	\$0	-\$46,801	-218.28%
41	AMERICAN MOTORISTS INSURANCE CO	0.00%	\$0	\$0	\$12,749	-\$920	N/A
42	CENTURY INDEMNITY COMPANY	0.00%	\$0	\$0	\$298,610	-\$85,952	N/A
43	COLUMBIA MUTUAL INSURANCE CO	0.00%	\$0	\$0	\$0	-\$50,722	N/A
44	CONTINENTAL INSURANCE COMPANY THE	0.00%	\$0	\$0	\$51,953	-\$28,627	N/A
45	FIDELITY AND CASUALTY CO OF NY	0.00%	\$0	\$0	\$12	\$123,653	N/A
46	FIREMANS FUND INSURANCE COMPANY	0.00%	\$0	\$110,419	\$0	-\$263,014	-238.20%
47	FIREMENS INS CO OF NEWARK NEW JERSEY	0.00%	\$0	\$0	\$19,875	-\$928	N/A
48	FOLKSAMERICA REINSURANCE COMPANY	0.00%	\$0	\$0	\$59,977	\$10,114	N/A
49	GLENS FALLS INSURANCE COMPANY THE	0.00%	\$0	\$0	\$26,996	-\$5,826	N/A
50	INSURANCE COMPANY OF NORTH AMERICA	0.00%	\$0	\$83,847	\$0	-\$10,071	-12.01%
51	INSURANCE CORPORATION OF NEW YORK	0.00%	\$0	\$0	\$67,679	-\$8,421	N/A
52	LONDON ASSURANCE OF AMERICA INC THE	0.00%	\$0	\$0	\$916	-\$505	N/A
53	MARYLAND CASUALTY COMPANY	0.00%	\$0	\$745	\$0	\$0	0.00%
54	NORTH AMERICAN SPECIALTY INS CO	0.00%	\$0	\$0	\$5,301	-\$47,832	N/A
55	RLI INSURANCE COMPANY	0.00%	\$0	\$0	\$321,918	-\$226,705	N/A

1998 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - AIRCRAFT

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
56	SEA INSURANCE CO OF AMERICA THE	0.00%	\$0	\$0	-\$526	-\$3,189	N/A
57	UNITED SERVICES AUTOMOBILE ASSOCIATION	0.00%	\$0	\$0	\$0	\$31	N/A
58	UNITED STATES FIRE INSURANCE CO	0.00%	\$0	\$0	\$0	-\$664	N/A
59	UTICA MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$572	\$559	N/A
60	VIRGINIA SURETY COMPANY INC	0.00%	\$0	\$122,859	\$0	-\$3	0.00%
61	WESTCHESTER FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$6	N/A
62	AMERICAN EMPIRE INS CO	-0.03%	-\$6,832	\$57,091	\$0	-\$13,565	-23.76%
63	ARKWRIGHT MUTUAL INSURANCE CO	-0.13%	-\$27,711	-\$27,711	\$23	-\$16	0.06%
64	AMERICAN HOME ASSURANCE COMPANY	-0.55%	-\$120,275	-\$169,894	\$2,650,300	-\$7,843,787	4616.87%
TOTAL		100.00%	\$21,793,236	\$22,894,285	\$14,567,903	-\$32,152,908	-140.44%

**1998 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - FIDELITY**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	FEDERAL INSURANCE COMPANY	19.29%	\$2,973,664	\$2,646,465	\$2,305,362	\$2,125,711	80.32%
2	CUMIS INSURANCE SOCIETY INC	12.57%	\$1,937,544	\$2,095,727	\$1,823,127	\$955,152	45.58%
3	TRAVELERS CASUALTY AND SURETY CO OF AMERICA	9.17%	\$1,413,812	\$1,125,274	\$169,245	\$308,521	27.42%
4	KANSAS BANKERS SURETY COMPANY THE	8.42%	\$1,298,342	\$1,352,161	\$117,733	\$29,903	2.21%
5	FIDELITY AND DEPOSIT CO MARYLAND	6.16%	\$949,453	\$928,854	\$19,866	-\$461	-0.05%
6	RELIANCE INSURANCE COMPANY	5.70%	\$878,089	\$694,780	\$87,960	\$361,379	52.01%
7	GULF INSURANCE COMPANY	4.64%	\$715,248	\$453,700	\$25,000	\$709,165	156.31%
8	HARTFORD FIRE INSURANCE COMPANY	4.13%	\$636,340	\$627,954	\$497,122	\$87,572	13.95%
9	WESTERN SURETY COMPANY	3.09%	\$476,124	\$1,055,488	\$20,233	-\$38,164	-3.62%
10	NATIONAL UNION FIRE INS CO OF PITTSBURG	3.03%	\$467,300	\$767,007	\$98,773	\$294,216	38.36%
11	CONTINENTAL CASUALTY COMPANY	2.88%	\$443,482	\$455,023	\$0	-\$17,319	-3.81%
12	ST PAUL MERCURY INSURANCE COMPANY	2.86%	\$440,476	\$453,664	\$33,496	-\$223,553	-49.28%
13	TRAVELERS CASUALTY AND SURETY CO	1.55%	\$239,582	\$363,648	\$266,308	\$95,216	26.18%
14	ST PAUL FIRE & MARINE INSURANCE CO	1.23%	\$190,004	\$206,042	-\$181,663	-\$230,096	-111.67%
15	ARKWRIGHT MUTUAL INSURANCE CO	1.04%	\$160,481	\$155,501	\$0	\$0	0.00%
16	OLD REPUBLIC SURETY COMPANY	0.83%	\$127,806	\$131,015	-\$1,147	-\$6,041	-4.61%
17	FEDERATED MUTUAL INSURANCE COMPANY	0.82%	\$127,041	\$126,524	\$166,727	\$150,480	118.93%
18	LIBERTY MUTUAL INSURANCE COMPANY	0.72%	\$110,360	\$103,627	\$98,845	\$92,569	89.33%
19	UNIVERSAL UNDERWRITERS INS CO	0.62%	\$95,939	\$95,939	-\$1,715	-\$2,342	-2.44%
20	OHIO CASUALTY INSURANCE COMPANY	0.60%	\$92,972	\$86,851	\$15,142	\$7,787	8.97%
21	LUMBERMENS MUTUAL CASUALTY CO	0.57%	\$87,608	\$76,253	\$14,294	\$10,520	13.80%
22	ROYAL INSURANCE COMPANY OF AMERICA	0.56%	\$85,600	\$84,132	\$0	\$12,961	15.41%
23	AMERICAN STATES INSURANCE COMPANY	0.46%	\$71,574	\$71,137	-\$27,437	-\$27,437	-38.57%
24	UNITED STATES FIDELITY & GUARANTY CO	0.40%	\$61,675	\$100,768	-\$8,322	-\$24,770	-24.58%
25	RLI INSURANCE COMPANY	0.37%	\$57,525	\$52,480	\$0	-\$5,214	-9.94%
26	CONTINENTAL INSURANCE COMPANY THE	0.37%	\$56,899	\$82,379	-\$1,970	-\$466,824	-566.68%
27	HANOVER INSURANCE COMPANY THE	0.37%	\$56,524	\$282,713	\$111,004	\$183,369	64.86%
28	HARTFORD UNDERWRITERS INSURANCE CO	0.36%	\$55,602	\$57,189	\$0	\$4,929	8.62%
29	NATIONWIDE MUTUAL INSURANCE COMPANY	0.34%	\$52,934	\$51,850	-\$700	-\$514	-0.99%
30	BANCINSURE INC	0.33%	\$50,562	\$43,584	\$746	\$10,855	24.93%
31	STATE FARM FIRE AND CASUALTY CO	0.32%	\$49,688	\$47,755	\$0	\$0	0.00%
32	GREAT NORTHERN INSURANCE COMPANY	0.31%	\$48,321	\$35,204	\$21,805	\$25,530	72.52%
33	GREAT AMERICAN INSURANCE COMPANY	0.31%	\$47,145	\$51,457	\$17,266	\$20,667	40.16%
34	EXECUTIVE RISK INDEMNITY INC	0.30%	\$46,479	\$38,687	\$0	\$26,462	68.40%
35	ST PAUL INSURANCE CO OF ILLINOIS THE	0.27%	\$41,180	\$9,537	\$0	\$1,590	16.67%
36	CONTINENTAL WESTERN INSURANCE CO	0.26%	\$40,615	\$37,569	\$1,325	\$1,232	3.28%
37	ZURICH INSURANCE COMPANY	0.26%	\$40,028	\$64,906	-\$1,500	-\$3,852	-5.93%
38	FRONTIER INSURANCE COMPANY	0.25%	\$38,764	\$38,316	\$75,742	\$81,581	212.92%
39	CINCINNATI INS CO THE	0.23%	\$35,249	\$26,698	\$0	\$1,748	6.55%
40	ST PAUL PROPERTY & CASUALTY INS CO	0.23%	\$35,199	\$34,901	\$0	\$137	0.39%
41	AMERICAN MOTORISTS INSURANCE CO	0.23%	\$35,006	\$34,787	\$51,538	\$25,920	74.51%
42	STATE AUTO PROPERTY & CASUALTY INS CO	0.22%	\$33,817	\$35,503	\$0	\$10,612	29.89%
43	EMPLOYERS MUTUAL CASUALTY COMPANY	0.21%	\$32,848	\$37,003	-\$1,350	\$5,669	15.32%
44	EMPLOYERS INSURANCE OF WAUSAU A MUTUAL	0.21%	\$32,090	\$33,417	\$8,837	\$24,381	72.96%
45	TRAVELERS INDEMNITY CO OF ILLINOIS	0.20%	\$30,575	\$47,586	\$3,967	-\$16,419	-34.50%
46	UNITED FIRE AND CASUALTY COMPANY	0.19%	\$28,794	\$32,695	\$0	-\$4,000	-12.23%
47	UNITED PACIFIC INSURANCE COMPANY	0.18%	\$27,037	\$22,703	\$0	\$8,384	36.93%
48	AFFILIATED FM INSURANCE COMPANY	0.16%	\$24,435	\$35,917	\$0	\$0	0.00%
49	VIGILANT INSURANCE COMPANY	0.15%	\$23,757	\$16,959	\$2,208	\$3,824	22.55%
50	CAPITOL INDEMNITY CORPORATION	0.15%	\$22,468	\$23,795	\$0	\$0	0.00%
51	ST PAUL GUARDIAN INSURANCE COMPANY	0.14%	\$21,841	\$46,245	\$0	-\$5,376	-11.63%
52	CHRYSLER INSURANCE COMPANY	0.13%	\$20,007	\$20,280	\$1,885	-\$2,661	-13.12%
53	FEDERATED RURAL ELECTRIC INS CORP	0.12%	\$18,280	\$18,026	\$0	\$200	1.11%
54	JOHN DEERE INSURANCE COMPANY	0.11%	\$17,663	\$18,137	\$8,108	\$311	1.71%
55	AUTO OWNERS INSURANCE CO MUTUAL	0.11%	\$17,579	\$15,486	-\$1,132	-\$840	-5.42%

1998 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - FIDELITY

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
56	FARMERS ALLIANCE MUTUAL INS CO	0.09%	\$14,383	\$14,143	\$0	\$0	0.00%
57	TRI STATE INSURANCE CO OF MINNESOTA	0.08%	\$12,796	\$12,966	\$0	\$0	0.00%
58	HARCO NATIONAL INSURANCE COMPANY	0.08%	\$12,767	\$11,247	\$3,000	\$3,315	29.47%
59	BOND SAFEGUARD INSURANCE COMPANY	0.07%	\$10,592	\$10,721	\$0	\$100	0.93%
60	UNITED STATES FIRE INSURANCE CO	0.07%	\$10,244	\$14,100	\$0	-\$6,612	-46.89%
61	HARTFORD CASUALTY INS CO	0.06%	\$9,448	\$26,463	\$0	\$1,233	4.66%
62	CHARTER OAK FIRE INSURANCE CO THE	0.05%	\$7,298	\$8,762	\$0	\$3,851	43.95%
63	STATE AUTOMOBILE MUTUAL INS CO	0.04%	\$6,562	\$5,290	\$0	-\$64	-1.21%
64	TRAVELERS INDEMNITY COMPANY	0.04%	\$6,109	\$15,717	-\$2,255	\$20,039	127.50%
65	TRAVELERS INDEMNITY CO OF AMERICA	0.04%	\$5,925	\$11,579	\$31	\$2,249	19.42%
66	TRAVELERS INDEMNITY CO OF CONNECTICUT	0.03%	\$5,386	\$4,290	\$0	\$1,991	46.41%
67	UNITED SECURITY INSURANCE COMPANY	0.03%	\$5,268	\$3,865	\$0	\$159	4.11%
68	SENTRY INSURANCE A MUTUAL COMPANY	0.03%	\$4,745	\$5,109	\$0	-\$53	-1.04%
69	COMMERCIAL UNION INSURANCE COMPANY	0.03%	\$4,661	\$2,761	\$0	-\$10,184	-368.85%
70	GENERAL ACCIDENT INS CO OF AMERICA	0.03%	\$4,544	\$3,948	\$0	-\$122	-3.09%
71	VALLEY FORGE INSURANCE COMPANY	0.03%	\$4,408	\$2,264	\$0	-\$135	-5.96%
72	NATIONAL AMERICAN INSURANCE COMPANY	0.03%	\$4,313	\$1,899	\$0	\$92	4.84%
73	NORTH RIVER INSURANCE COMPANY THE	0.03%	\$4,068	\$12,389	\$0	\$1,430	11.54%
74	AMERICAN FAMILY MUTUAL INS CO	0.02%	\$3,326	\$3,223	\$925	\$925	28.70%
75	ROYAL INDEMNITY COMPANY	0.02%	\$3,128	\$552	\$0	\$87	15.76%
76	LUMBERMENS UNDERWRITING ALLIANCE	0.02%	\$3,013	\$3,267	\$0	\$0	0.00%
77	FIDELITY AND GUARANTY INSURANCE COMPANY	0.02%	\$2,507	\$1,771	\$0	-\$522	-29.47%
78	AMERICAN CASUALTY CO OF READING PA	0.02%	\$2,411	\$6,999	\$0	-\$134,153	-1916.75%
79	GENERAL INSURANCE CO OF AMERICA	0.02%	\$2,406	\$2,289	\$0	-\$3	-0.13%
80	LEGION INSURANCE COMPANY	0.02%	\$2,373	\$1,445	\$0	\$46,661	3229.13%
81	GRINNELL MUTUAL REINSURANCE COMPANY	0.02%	\$2,336	\$1,974	\$0	\$0	0.00%
82	SEABOARD SURETY COMPANY	0.01%	\$2,288	\$8,144	-\$250	-\$4,184	-51.38%
83	CHURCH MUTUAL INSURANCE COMPANY	0.01%	\$2,143	\$3,042	\$400	\$400	13.15%
84	GRAIN DEALERS MUTUAL INSURANCE CO	0.01%	\$1,990	\$3,275	\$0	\$14,449	441.19%
85	NORTHERN INSURANCE CO OF NEW YORK	0.01%	\$1,953	\$244	\$0	\$0	0.00%
86	AMERICAN GUARANTEE & LIABILITY INS CO	0.01%	\$1,924	\$2,055	-\$990	-\$1,037	-50.46%
87	AMERICAN NATIONAL FIRE INSURANCE CO	0.01%	\$1,818	\$1,018	\$0	\$32	3.14%
88	TRAVELERS COMMERCIAL INSURANCE COMPANY	0.01%	\$1,788	\$5,067	\$6,321	\$9,193	181.43%
89	MUTUAL SERVICE CASUALTY INSURANCE CO	0.01%	\$1,766	\$2,384	\$0	\$0	0.00%
90	OLD REPUBLIC INSURANCE COMPANY	0.01%	\$1,755	\$1,511	\$0	\$199	13.17%
91	AMERICAN ECONOMY INSURANCE COMPANY	0.01%	\$1,737	\$1,579	\$0	\$0	0.00%
92	ALLSTATE INSURANCE COMPANY	0.01%	\$1,727	\$1,797	\$0	-\$45	-2.50%
93	GENERAL CASUALTY CO OF WISCONSIN	0.01%	\$1,716	\$1,048	\$0	\$1,704	162.60%
94	LINCOLN GENERAL INSURANCE CO	0.01%	\$1,556	\$624	\$0	\$0	0.00%
95	HAWKEYE SECURITY INSURANCE COMPANY	0.01%	\$1,410	\$1,996	\$0	-\$31	-1.55%
96	TRINITY UNIVERSAL INSURANCE COMPANY	0.01%	\$1,323	\$1,598	\$0	\$2,775	173.65%
97	PEERLESS INSURANCE COMPANY	0.01%	\$1,100	\$955	\$0	\$42	4.40%
98	TRAVELERS CASUALTY AND SURETY CO OF IL	0.01%	\$978	\$6,179	-\$4,906	-\$3,833	-62.03%
99	FIDELITY & GUARANTY INS UNDERWRITERS	0.01%	\$886	\$1,677	\$0	-\$596	-35.54%
100	SAFECO INSURANCE CO OF AMERICA	0.01%	\$867	\$1,220	\$0	\$17	1.39%
101	PHOENIX INSURANCE COMPANY THE	0.01%	\$866	\$886	-\$377	\$357	40.29%
102	OWNERS INSURANCE COMPANY	0.00%	\$748	\$1,746	\$89,293	\$89,221	5110.02%
103	REGENT INSURANCE COMPANY	0.00%	\$729	\$426	\$0	-\$645	-151.41%
104	PENNSYLVANIA GENERAL INSURANCE CO	0.00%	\$720	\$766	\$0	-\$18	-2.35%
105	TRANSPORTATION INSURANCE COMPANY	0.00%	\$655	\$678	\$0	\$0	0.00%
106	MICHIGAN MUTUAL INSURANCE COMPANY	0.00%	\$644	\$644	\$0	\$291	45.19%
107	STATEWIDE INSURANCE COMPANY	0.00%	\$589	\$349	\$0	-\$94	-26.93%
108	WAUSAU BUSINESS INSURANCE COMPANY	0.00%	\$587	\$1,014	\$0	\$443	43.69%
109	NORTH AMERICAN SPECIALTY INS CO	0.00%	\$561	\$1,001	\$0	-\$330	-32.97%
110	NORTHBROOK PROPERTY & CASUALTY INS CO	0.00%	\$532	\$44	\$72	\$72	163.64%



**1998 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - FIDELITY**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
111	UTICA MUTUAL INSURANCE COMPANY	0.00%	\$499	\$1,755	\$0	-\$4,000	-227.92%
112	AMERICAN ALLIANCE INSURANCE COMPANY	0.00%	\$490	\$322	\$0	-\$255	-79.19%
113	RELIANCE NATIONAL INDEMNITY COMPANY	0.00%	\$486	\$496	\$0	\$88	17.74%
114	AMERICAN ALTERNATIVE INS CORP	0.00%	\$473	\$451	\$0	\$57	12.64%
115	FIRST NATIONAL INS CO OF AMERICA	0.00%	\$443	\$161	\$0	\$0	0.00%
116	ALLENDALE MUTUAL INSURANCE COMPANY	0.00%	\$417	\$4,032	\$0	\$0	0.00%
117	NATIONAL FARMERS UNION PRO & CAS CO	0.00%	\$280	\$208	\$0	\$2	0.96%
118	SECURITY NATIONAL INSURANCE COMPANY	0.00%	\$270	\$306	\$0	\$5	1.63%
119	AGRICULTURAL INSURANCE COMPANY	0.00%	\$244	\$234	\$0	-\$135	-57.69%
120	FARMINGTON CASUALTY COMPANY	0.00%	\$237	\$6,496	\$122	\$703	10.82%
121	NEW HAMPSHIRE INSURANCE COMPANY	0.00%	\$174	\$106	\$0	\$31	29.25%
122	SECURA INSURANCE A MUTUAL COMPANY	0.00%	\$105	\$82	\$0	-\$87	-106.10%
123	AMERICAN MANUFACTURERS MUTUAL INS CO	0.00%	\$104	\$91	\$0	-\$2	-2.20%
124	WESTCHESTER FIRE INSURANCE COMPANY	0.00%	\$103	\$64	\$0	\$13	20.31%
125	FARM BUREAU TOWN & COUNTRY INS CO OF MO	0.00%	\$100	\$100	\$0	\$0	0.00%
126	PROTECTION MUTUAL INSURANCE COMPANY	0.00%	\$100	\$100	\$0	\$0	0.00%
127	TIG INSURANCE COMPANY	0.00%	\$80	\$31	\$0	\$955	3080.65%
128	WESTFIELD INSURANCE COMPANY	0.00%	\$58	\$58	\$0	\$2	3.45%
129	GRANITE STATE INSURANCE COMPANY	0.00%	\$56	\$56	\$0	\$20	35.71%
130	INDIANA LUMBERMENS MUTUAL INS CO	0.00%	\$42	\$37	\$0	\$0	0.00%
131	REPUBLIC WESTERN INS CO	0.00%	\$20	\$335	\$0	-\$107	-31.94%
132	SCOTTSDALE INDEMNITY COMPANY	0.00%	\$6	\$3	\$0	\$3	100.00%
133	AIU INSURANCE COMPANY	0.00%	\$0	\$57	\$0	-\$16	-28.07%
134	AMERICAN FIRE AND INDEMNITY COMPANY	0.00%	\$0	\$9	\$0	\$0	0.00%
135	AMERICAN INSURANCE COMPANY THE	0.00%	\$0	\$0	-\$1,395	-\$1,444	N/A
136	AMERICAN ZURICH INSURANCE COMPANY	0.00%	\$0	\$686	\$0	-\$22	-3.21%
137	AUTOMOBILE INS CO OF HARTFORD CT	0.00%	\$0	\$0	\$0	-\$165	N/A
138	BITUMINOUS FIRE AND MARINE INS CO	0.00%	\$0	\$0	\$0	\$100	N/A
139	CENTURY INDEMNITY COMPANY	0.00%	\$0	\$0	-\$255	-\$363	N/A
140	CIGNA INSURANCE COMPANY	0.00%	\$0	\$492	\$0	\$8,621	1752.24%
141	CLARENDON NATIONAL INS CO	0.00%	\$0	\$124	\$0	-\$33,924	-27358.06%
142	CONNECTICUT SURETY COMPANY THE	0.00%	\$0	\$772	\$0	\$63	8.16%
143	ECONOMY FIRE & CASUALTY COMPANY	0.00%	\$0	\$0	\$0	\$3	N/A
144	ECONOMY PREFERRED INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$102	N/A
145	FIREMANS FUND INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$63	N/A
146	FIREMENS INS CO OF NEWARK NEW JERSEY	0.00%	\$0	\$128	\$0	\$0	0.00%
147	INSURANCE COMPANY OF NORTH AMERICA	0.00%	\$0	\$0	\$0	\$114	N/A
148	MASSACHUSETTS BAY INS CO	0.00%	\$0	\$0	\$0	-\$96	N/A
149	NATIONWIDE AGRIBUSINESS INS CO	0.00%	\$0	\$0	\$0	\$43	N/A
150	NATIONWIDE MUTUAL FIRE INSURANCE CO	0.00%	\$0	\$0	\$0	-\$87	N/A
151	NORTHLAND INSURANCE COMPANY	0.00%	\$0	\$631	\$0	-\$3,025	-479.40%
152	OAK RIVER INSURANCE COMPANY	0.00%	\$0	\$848	-\$1,145	-\$1,193	-140.68%
153	OHIO FARMERS INSURANCE CO	0.00%	\$0	\$31	\$0	\$13	41.94%
154	TIG PREMIER INSURANCE COMPANY	0.00%	\$0	\$0	-\$684	-\$684	N/A
155	TRAVELERS CASUALTY COMPANY OF CONNECTICUT	0.00%	\$0	\$768	-\$440	-\$297	-38.67%
156	TRI STATE INSURANCE COMPANY	0.00%	\$0	\$79	\$0	\$1	1.27%
157	UNIVERSAL SURETY COMPANY	0.00%	\$0	\$19	\$0	\$6	31.58%
158	VIRGINIA SURETY COMPANY INC	0.00%	\$0	\$0	\$0	-\$51,218	N/A
159	WAUSAU UNDERWRITERS INS CO	0.00%	\$0	\$0	\$0	-\$350	N/A
TOTAL		100.00%	\$15,416,587	\$15,913,466	\$5,924,195	\$4,554,758	28.62%

**1998 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - SURETY**

OBS	COMPANY NAME	MARKET SHARE %	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	FIDELITY AND DEPOSIT CO MARYLAND	7.63%	\$3,439,583	\$3,956,001	\$468,035	\$136,324	3.45%
2	UNITED STATES FIDELITY & GUARANTY CO	6.72%	\$3,026,928	\$2,871,380	-\$995,413	-\$834,199	-29.05%
3	SAFECO INSURANCE CO OF AMERICA	5.19%	\$2,339,618	\$2,412,274	\$515,930	\$1,016,726	42.15%
4	TRAVELERS CASUALTY AND SURETY CO OF AMERICA	4.58%	\$2,062,718	\$1,687,895	\$32,427	\$485,193	28.75%
5	FEDERAL INSURANCE COMPANY	4.23%	\$1,907,537	\$1,535,823	-\$329	-\$99,646	-6.49%
6	WESTERN SURETY COMPANY	4.22%	\$1,899,867	\$1,372,638	\$292,374	\$256,984	18.72%
7	RELIANCE INSURANCE COMPANY	3.59%	\$1,617,709	\$1,960,456	\$2,731,138	\$1,533,338	78.21%
8	UNITED FIRE AND CASUALTY COMPANY	3.44%	\$1,552,435	\$1,550,667	\$505,152	\$191,972	12.38%
9	AMWEST SURETY INSURANCE COMPANY	2.74%	\$1,233,910	\$1,017,983	\$150,065	\$95,932	9.42%
10	FIREMANS FUND INSURANCE COMPANY	2.68%	\$1,206,815	\$924,411	-\$5,343	\$32,397	3.50%
11	SEABOARD SURETY COMPANY	2.62%	\$1,182,793	\$945,907	\$0	-\$148,389	-15.69%
12	EMPLOYERS MUTUAL CASUALTY COMPANY	2.40%	\$1,081,631	\$1,092,115	\$580,268	\$345,746	31.66%
13	AMERICAN STATES INSURANCE COMPANY	2.31%	\$1,039,572	\$1,061,707	\$16,242	-\$513,494	-48.36%
14	FRONTIER INSURANCE COMPANY	2.24%	\$1,007,935	\$1,016,471	\$6,295	\$1,640,030	161.35%
15	NATIONAL FIRE INS CO OF HARTFORD	2.19%	\$987,831	\$875,197	\$0	\$141,357	16.15%
16	AMERICAN INSURANCE COMPANY THE	2.19%	\$984,834	\$1,040,556	\$42,122	-\$552,179	-53.07%
17	HARTFORD FIRE INSURANCE COMPANY	2.18%	\$980,897	\$932,733	\$186,169	\$177,131	18.99%
18	AMERICAN CASUALTY CO OF READING PA	1.80%	\$809,044	\$681,648	\$0	\$113,469	16.65%
19	UNITED PACIFIC INSURANCE COMPANY	1.68%	\$758,048	\$874,945	\$3,075,482	\$1,999,703	228.55%
20	ST PAUL FIRE & MARINE INSURANCE CO	1.51%	\$680,431	\$938,227	\$300	-\$190,359	-20.29%
21	NATIONAL UNION FIRE INS CO OF PITTSBURG	1.42%	\$639,210	\$922,968	\$0	-\$283,111	-30.67%
22	STATEWIDE INSURANCE COMPANY	1.39%	\$626,102	\$635,821	\$100,575	\$25,834	4.06%
23	CONTINENTAL CASUALTY COMPANY	1.37%	\$618,633	\$586,960	\$6,603	-\$24,060	-4.10%
24	MERCHANTS BONDING CO (MUTUAL)	1.32%	\$595,807	\$588,670	\$16,415	\$30,528	5.19%
25	MID-STATE SURETY CORPORATION	1.30%	\$586,429	\$330,261	\$0	\$121,498	36.79%
26	OHIO CASUALTY INSURANCE COMPANY	1.30%	\$584,794	\$591,788	\$1,582,074	\$2,065,988	349.11%
27	AMERICAN HOME ASSURANCE COMPANY	1.22%	\$548,973	\$564,777	\$27,500	\$6,659	1.18%
28	OLD REPUBLIC SURETY COMPANY	1.10%	\$496,329	\$459,711	\$13,957	-\$19,541	-4.25%
29	LIBERTY MUTUAL INSURANCE COMPANY	1.07%	\$482,569	\$396,354	\$0	\$29,844	7.53%
30	WASHINGTON INTERNATIONAL INSURANCE CO	1.00%	\$452,716	\$461,724	-\$35,913	\$50,511	10.94%
31	KANSAS BANKERS SURETY COMPANY THE	0.94%	\$421,490	\$386,954	\$0	\$8,000	2.07%
32	UNIVERSAL SURETY OF AMERICA	0.83%	\$373,500	\$397,178	\$0	-\$25,439	-6.40%
33	GENERAL ACCIDENT INS CO OF AMERICA	0.73%	\$327,646	\$374,341	\$69	\$50,724	13.55%
34	RLI INSURANCE COMPANY	0.72%	\$324,716	\$383,359	\$7,769	\$2,850	0.74%
35	GREAT AMERICAN INSURANCE COMPANY	0.71%	\$321,687	\$346,013	\$0	-\$9,604	-2.78%
36	EMPLOYERS INSURANCE OF WAUSAU A MUTUAL	0.71%	\$320,658	\$391,096	\$90,419	\$98,196	25.11%
37	TRAVELERS CASUALTY AND SURETY CO	0.67%	\$299,991	\$932,984	-\$84,109	\$414,226	44.40%
38	CAPITOL INDEMNITY CORPORATION	0.66%	\$298,653	\$421,644	\$981,363	\$821,122	194.74%
39	MID-CONTINENT CASUALTY COMPANY	0.60%	\$268,180	\$273,940	\$0	\$0	0.00%
40	SAFETY NATIONAL CASUALTY CORPORATION	0.50%	\$227,162	\$219,831	\$0	\$20,191	9.18%
41	UNIVERSAL SURETY COMPANY	0.49%	\$221,224	\$237,303	\$129,689	\$721,572	304.07%
42	UNITED STATES FIRE INSURANCE CO	0.48%	\$214,663	\$226,427	-\$11,595	\$244,567	108.01%
43	PROGRESSIVE CASUALTY INSURANCE CO	0.44%	\$196,393	\$53,638	\$4,749	\$1,770	3.30%
44	INTERCARGO INSURANCE COMPANY	0.43%	\$192,927	\$205,268	\$11,100	\$36,358	17.71%
45	AMERICAN MANUFACTURERS MUTUAL INS CO	0.42%	\$188,398	\$165,132	\$55,116	\$59,976	36.32%
46	ULICO CASUALTY COMPANY	0.41%	\$186,348	\$90,214	\$0	\$24,791	27.48%
47	AMERICAN GUARANTEE & LIABILITY INS CO	0.40%	\$182,142	\$150,621	\$0	\$29,965	19.89%
48	FIDELITY AND GUARANTY INSURANCE COMPANY	0.39%	\$175,588	\$130,829	\$0	-\$1,129	-0.86%
49	INTERNATIONAL FIDELITY INSURANCE CO	0.39%	\$175,072	\$179,053	\$22,796	\$53,277	29.75%
50	INSURANCE CO OF THE STATE OF PA	0.37%	\$168,733	\$209,643	\$0	\$9,725	4.64%
51	GULF INSURANCE COMPANY	0.36%	\$164,181	\$174,014	\$232,925	\$66,560	38.25%
52	LUMBERMENS MUTUAL CASUALTY CO	0.36%	\$163,986	\$116,784	\$0	\$9,498	8.13%
53	NATIONWIDE MUTUAL INSURANCE COMPANY	0.36%	\$163,167	\$177,225	\$2,400	\$909	0.51%
54	CONTRACTORS BONDING & INS COMPANY	0.36%	\$161,718	\$141,547	\$6,325	\$21,060	14.88%
55	FEDERATED MUTUAL INSURANCE COMPANY	0.36%	\$160,951	\$163,190	\$43,984	\$63,077	38.65%

**1998 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - SURETY**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
56	CREDIT GENERAL INS CO	0.35%	\$159,086	\$179,163	\$913,748	\$1,623,326	906.06%
57	ACSTAR INSURANCE COMPANY	0.35%	\$159,011	\$160,675	\$0	\$5,624	3.50%
58	INSURANCE COMPANY OF NORTH AMERICA	0.34%	\$155,445	\$152,913	\$0	-\$57,314	-37.48%
59	STATE FARM FIRE AND CASUALTY CO	0.34%	\$152,249	\$160,318	\$30,647	\$48,197	30.06%
60	AMERICAN MOTORISTS INSURANCE CO	0.31%	\$137,793	\$143,740	\$0	\$5,806	4.04%
61	BANKERS INSURANCE COMPANY	0.29%	\$132,700	\$131,976	\$0	\$639	0.48%
62	CUMBERLAND CASUALTY & SURETY COMPANY	0.29%	\$128,468	\$144,690	\$51,451	\$44,271	30.60%
63	CINCINNATI INS CO THE	0.28%	\$128,162	\$126,914	-\$2,122	\$25,501	20.09%
64	NATIONAL SURETY CORPORATION	0.28%	\$126,302	\$129,234	\$0	-\$26,335	-20.38%
65	FAR WEST INSURANCE COMPANY	0.27%	\$123,471	\$108,354	\$9,599	\$10,447	9.64%
66	VIGILANT INSURANCE COMPANY	0.24%	\$109,216	\$62,307	\$0	-\$10,202	-16.37%
67	EVERGREEN NATIONAL INDEMNITY COMPANY	0.24%	\$108,869	\$107,077	\$0	-\$9,496	-8.87%
68	FARMLAND MUTUAL INSURANCE COMPANY	0.23%	\$101,812	\$94,798	-\$311	-\$310	-0.33%
69	NOBEL INSURANCE COMPANY	0.22%	\$100,301	\$145,856	\$22,124	\$324,559	222.52%
70	ST PAUL MERCURY INSURANCE COMPANY	0.19%	\$87,352	\$75,693	\$0	-\$20,675	-27.31%
71	NATIONAL AMERICAN INSURANCE COMPANY	0.19%	\$85,523	\$87,545	\$0	-\$10,220	-11.67%
72	UNIVERSAL UNDERWRITERS INS CO	0.19%	\$85,474	\$85,258	\$29	\$4,820	5.65%
73	FARMINGTON CASUALTY COMPANY	0.19%	\$84,415	\$81,058	-\$491	\$14,780	18.23%
74	NORTH RIVER INSURANCE COMPANY THE	0.19%	\$83,668	\$101,430	\$10,000	\$8,615	8.49%
75	CONTINENTAL WESTERN INSURANCE CO	0.15%	\$68,401	\$60,806	\$0	\$195	0.32%
76	FIREMENS INS CO OF NEWARK NEW JERSEY	0.15%	\$66,458	\$68,293	-\$17,638	-\$31,528	-46.17%
77	MIDWEST EMPLOYERS CASUALTY COMPANY	0.14%	\$62,500	\$63,354	\$0	\$28,497	44.98%
78	FARMERS ALLIANCE MUTUAL INS CO	0.14%	\$61,984	\$70,413	-\$13,655	-\$11,656	-16.55%
79	ASSOCIATED INDEMNITY CORPORATION	0.14%	\$60,948	\$38,271	\$0	-\$374	-0.98%
80	OLD REPUBLIC INSURANCE COMPANY	0.13%	\$59,109	\$52,883	\$311	-\$3,754	-7.10%
81	HARTFORD CASUALTY INS CO	0.13%	\$56,378	\$49,266	\$129,997	-\$109,964	-223.20%
82	EMPLOYERS REINSURANCE CORPORATION	0.12%	\$56,021	\$59,452	\$0	-\$81,669	-137.37%
83	MILLERS MUTUAL INSURANCE ASSOCIATION	0.12%	\$52,639	\$56,526	\$0	-\$262	-0.46%
84	AMERICAN AUTOMOBILE INSURANCE CO	0.11%	\$48,578	\$44,737	\$0	\$7,703	17.22%
85	RANGER INSURANCE COMPANY	0.10%	\$45,418	\$51,113	-\$8,412	-\$13,709	-26.82%
86	STAR INSURANCE COMPANY	0.09%	\$40,303	\$42,340	-\$1,600	-\$7,896	-18.65%
87	CAROLINA CASUALTY INSURANCE COMPANY	0.08%	\$37,425	\$42,375	\$0	\$8,853	20.89%
88	PACIFIC EMPLOYERS INSURANCE COMPANY	0.08%	\$35,925	\$35,925	\$0	\$0	0.00%
89	UTICA MUTUAL INSURANCE COMPANY	0.08%	\$34,843	\$42,044	\$3,028	\$30	0.07%
90	GENERAL INSURANCE CO OF AMERICA	0.08%	\$34,087	\$16,587	\$0	-\$829	-5.00%
91	AMERICAN ECONOMY INSURANCE COMPANY	0.07%	\$33,349	\$17,135	\$0	\$0	0.00%
92	LYNDON PROPERTY INSURANCE COMPANY	0.07%	\$30,750	\$2,593	\$0	\$40	1.54%
93	OLD UNITED CASUALTY COMPANY	0.07%	\$30,670	\$18,237	\$0	\$0	0.00%
94	TRAVELERS INDEMNITY COMPANY	0.07%	\$30,561	\$40,509	\$21,273	-\$203,753	-502.98%
95	SURETY BONDING COMPANY OF AMERICA	0.06%	\$28,161	\$31,170	\$0	\$1,381	4.43%
96	BOND SAFEGUARD INSURANCE COMPANY	0.06%	\$27,745	\$35,396	\$10,000	\$8,000	22.60%
97	HARTFORD ACCIDENT & INDEMNITY CO	0.06%	\$25,462	\$35,588	-\$1,088	-\$433	-1.22%
98	AMERICAN BANKERS INS CO OF FLORIDA	0.05%	\$24,509	\$14,583	-\$419	\$1,280	8.78%
99	AMCO INSURANCE COMPANY	0.05%	\$23,464	\$14,990	\$0	\$0	0.00%
100	INSURANCE COMPANY OF THE WEST	0.05%	\$22,359	\$15,465	\$0	-\$2,445	-15.81%
101	AUTO OWNERS INSURANCE CO MUTUAL	0.05%	\$22,356	\$19,884	\$13,740	-\$3,973	-19.98%
102	NORTH AMERICAN SPECIALTY INS CO	0.05%	\$21,555	\$13,773	-\$8,555	-\$17,022	-123.59%
103	RELIANCE NATIONAL INDEMNITY COMPANY	0.04%	\$19,784	\$84,965	\$0	\$2,244	2.64%
104	INDEMNITY INSURANCE CO OF NORTH AMERICA	0.04%	\$18,623	\$14,491	\$0	\$3,092	21.34%
105	TRI STATE INSURANCE CO OF MINNESOTA	0.04%	\$17,850	\$16,827	\$33,694	\$33,694	200.24%
106	DEVELOPERS SURETY AND INDEMNITY COMPANY	0.04%	\$16,172	\$17,119	\$2,500	\$2,285	13.35%
107	GRAIN DEALERS MUTUAL INSURANCE CO	0.04%	\$16,141	\$21,007	-\$10,000	-\$11,303	-53.81%
108	PEERLESS INSURANCE COMPANY	0.03%	\$15,610	\$16,937	\$0	-\$2,016	-11.90%
109	REDLAND INSURANCE COMPANY	0.03%	\$14,546	\$28,090	-\$2,688	-\$151	-0.54%
110	CHRYSLER INSURANCE COMPANY	0.03%	\$14,444	\$38,135	\$0	\$1,451	3.80%

**1998 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - SURETY**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
111	AMERICAN RELIABLE INSURANCE COMPANY	0.03%	\$14,230	\$15,042	\$0	\$88,388	587.61%
112	COLUMBIA MUTUAL INSURANCE CO	0.03%	\$13,737	\$15,264	\$0	\$0	0.00%
113	HANOVER INSURANCE COMPANY THE	0.03%	\$13,240	\$24,597	\$0	-\$5,368	-21.82%
114	TRINITY UNIVERSAL INSURANCE COMPANY	0.03%	\$12,708	\$11,036	\$0	\$7,642	69.25%
115	OHIO FARMERS INSURANCE CO	0.03%	\$12,661	\$12,583	\$0	\$809	6.43%
116	ARGONAUT GREAT CENTRAL INSURANCE CO	0.03%	\$12,655	\$13,060	\$3,695	\$6,938	53.12%
117	BITUMINOUS CASUALTY CORPORATION	0.03%	\$11,470	\$8,049	\$0	\$1,000	12.42%
118	AEGIS SECURITY INSURANCE COMPANY	0.02%	\$10,870	\$8,228	\$0	\$0	0.00%
119	AMERICAN ALLIANCE INSURANCE COMPANY	0.02%	\$10,577	\$10,598	\$0	\$610	5.76%
120	CONNECTICUT SURETY COMPANY THE	0.02%	\$10,243	\$12,880	\$0	\$2,052	15.93%
121	AMERICAN NATIONAL FIRE INSURANCE CO	0.02%	\$9,617	\$10,391	\$0	\$116	1.12%
122	LUMBERMENS UNDERWRITING ALLIANCE	0.02%	\$8,689	\$7,773	\$0	\$0	0.00%
123	INDIANA LUMBERMENS MUTUAL INS CO	0.02%	\$7,854	\$5,503	\$7,308	-\$490	-8.90%
124	JOHN DEERE INSURANCE COMPANY	0.02%	\$7,769	\$9,517	\$0	\$209	2.20%
125	LINCOLN GENERAL INSURANCE CO	0.01%	\$5,806	\$7,061	\$0	\$28,389	402.05%
126	INLAND INSURANCE COMPANY	0.01%	\$5,472	\$5,392	\$0	\$60	1.11%
127	FIDELITY & GUARANTY INS UNDERWRITERS	0.01%	\$5,132	\$5,132	\$0	\$2,198	42.83%
128	FINANCIAL PACIFIC INSURANCE COMPANY	0.01%	\$5,099	\$112	\$0	\$0	0.00%
129	PACIFIC INDEMNITY COMPANY	0.01%	\$4,372	\$1,476	\$0	\$307	20.80%
130	SHELTER GENERAL INS CO	0.01%	\$4,126	\$5,591	\$26,324	\$49,628	887.64%
131	AMERICAN SAFETY CASUALTY INS CO	0.01%	\$4,085	\$9,506	\$0	-\$3,634	-38.23%
132	MASSACHUSETTS BAY INS CO	0.01%	\$4,056	\$4,289	\$0	-\$3,920	-91.40%
133	CUMIS INSURANCE SOCIETY INC	0.01%	\$4,050	\$4,742	\$0	-\$95	-2.00%
134	STATE AUTOMOBILE MUTUAL INS CO	0.01%	\$3,822	\$3,791	\$1,944	-\$45	-1.19%
135	AMERICAN MERCURY INSURANCE COMPANY	0.01%	\$3,063	\$3,063	\$0	\$0	0.00%
136	HARCO NATIONAL INSURANCE COMPANY	0.01%	\$2,949	\$3,080	\$0	\$63	2.05%
137	CONNECTICUT INDEMNITY COMPANY THE	0.01%	\$2,804	\$2,804	\$0	\$1,682	59.99%
138	TIG PREMIER INSURANCE COMPANY	0.01%	\$2,700	\$3,561	\$623	\$87,729	2463.61%
139	YOSEMITE INSURANCE COMPANY	0.00%	\$2,250	\$2,653	\$0	-\$48	-1.81%
140	BANCINSURE INC	0.00%	\$2,189	\$2,358	\$0	\$0	0.00%
141	FIRST NATIONAL INS CO OF AMERICA	0.00%	\$2,124	\$5,402	\$0	-\$51	-0.94%
142	NATIONAL FARMERS UNION STANDARD INS CO	0.00%	\$1,945	\$1,945	\$0	\$0	0.00%
143	COMMERCIAL UNION INSURANCE COMPANY	0.00%	\$1,764	\$2,301	\$392	-\$5,738	-249.37%
144	CONTINENTAL INSURANCE COMPANY THE	0.00%	\$1,688	\$9,953	\$0	\$927	9.31%
145	ST PAUL GUARDIAN INSURANCE COMPANY	0.00%	\$1,670	\$2,032	\$0	-\$4,909	-241.58%
146	MARKEL INSURANCE COMPANY	0.00%	\$1,517	\$19,704	\$41,903	\$51,826	263.02%
147	TIG INSURANCE COMPANY	0.00%	\$1,349	\$2,378	\$73,675	\$44,485	1870.69%
148	REPUBLIC WESTERN INS CO	0.00%	\$1,303	\$102	\$0	-\$3,173	-3110.78%
149	RELiance SURETY COMPANY	0.00%	\$990	\$171	\$0	\$0	0.00%
150	ALLSTATE INSURANCE COMPANY	0.00%	\$960	\$1,849	\$1,000	-\$5,225	-282.59%
151	AXA GLOBAL RISKS US INSURANCE CO	0.00%	\$845	\$953	\$0	\$0	0.00%
152	UNION INSURANCE CO	0.00%	\$820	\$284	\$0	\$30	10.56%
153	GREAT WEST CASUALTY COMPANY	0.00%	\$800	\$293	\$0	\$0	0.00%
154	EMPIRE FIRE AND MARINE INSURANCE CO	0.00%	\$700	\$1,022	\$0	-\$108	-10.57%
155	SENTRY INSURANCE A MUTUAL COMPANY	0.00%	\$650	\$1,085	\$0	\$1	0.09%
156	ZURICH INSURANCE COMPANY	0.00%	\$450	\$413	\$0	\$71	17.19%
157	PROTECTIVE INSURANCE COMPANY	0.00%	\$433	\$567	\$0	-\$14	-2.47%
158	INTERNATIONAL BUS & MERCANTILE REASSUR	0.00%	\$330	\$406	\$5,000	\$5,998	1477.34%
159	WEST AMERICAN INSURANCE COMPANY	0.00%	\$328	\$4,386	\$0	-\$429	-9.78%
160	CIGNA PROPERTY & CASUALTY INS CO	0.00%	\$320	\$566	\$0	\$0	0.00%
161	PENNSYLVANIA NATIONAL MUTUAL CAS INS CO	0.00%	\$300	\$433	\$0	-\$18	-4.16%
162	BALBOA INSURANCE COMPANY	0.00%	\$176	\$137	\$0	-\$39	-28.47%
163	AFFILIATED FM INSURANCE COMPANY	0.00%	\$125	\$37	\$0	\$0	0.00%
164	MARYLAND CASUALTY COMPANY	0.00%	\$125	\$282	\$0	\$98	34.75%
165	PENNSYLVANIA GENERAL INSURANCE CO	0.00%	\$100	\$108	\$0	-\$293	-271.30%

**1998 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - SURETY**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
166	AMERICAN HARDWARE MUTUAL INS CO	0.00%	\$50	\$81	\$0	\$0	0.00%
167	AMERICAN FIRE AND INDEMNITY COMPANY	0.00%	\$0	\$162	\$0	\$0	0.00%
168	AMERICAN INDEMNITY COMPANY	0.00%	\$0	\$665	\$0	\$0	0.00%
169	AMERICAN INTERNATIONAL SOUTH INS CO	0.00%	\$0	-\$78	\$0	\$1	-1.28%
170	BUCKEYE UNION INSURANCE COMPANY	0.00%	\$0	\$25	\$0	\$0	0.00%
171	CENTURY INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	\$627	N/A
172	CLARENDON NATIONAL INS CO	0.00%	\$0	\$490	\$0	-\$1,073	-218.98%
173	FIDELITY AND CASUALTY CO OF NY	0.00%	\$0	\$37	\$0	\$0	0.00%
174	GEICO GENERAL INS CO	0.00%	\$0	\$0	\$0	-\$200	N/A
175	INTEGON INDEMNITY CORP	0.00%	\$0	\$0	-\$500	-\$500	N/A
176	LEGION INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$1	N/A
177	NATIONAL INDEMNITY COMPANY	0.00%	\$0	\$36	\$0	-\$31	-86.11%
178	NATIONWIDE MUTUAL FIRE INSURANCE CO	0.00%	\$0	\$0	\$0	-\$9	N/A
179	NEW HAMPSHIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$82	N/A
180	NORTHBROOK PROPERTY & CASUALTY INS CO	0.00%	\$0	\$0	\$0	-\$477	N/A
181	PHOENIX INSURANCE COMPANY THE	0.00%	\$0	\$19	\$0	-\$203	-1068.42%
182	RELIANCE NATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$2	N/A
183	RISORP NATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$21,000	N/A
184	SECURITY INSURANCE CO OF HARTFORD	0.00%	\$0	\$0	\$0	-\$100	N/A
185	STANDARD FIRE INSURANCE COMPANY	0.00%	\$0	\$497	\$0	\$2,485	500.00%
186	TITAN INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
187	TRAVELERS INDEMNITY CO OF ILLINOIS	0.00%	\$0	\$1,153	\$0	-\$12,843	-1113.88%
188	WAUSAU UNDERWRITERS INS CO	0.00%	\$0	\$0	\$0	\$0	N/A
189	ZENITH INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$140	N/A
190	ROYAL INSURANCE COMPANY OF AMERICA	0.00%	-\$19	\$23	\$0	-\$84	-365.22%
191	HAWKEYE SECURITY INSURANCE COMPANY	0.00%	-\$50	\$202	\$0	-\$14	-6.93%
192	HIGHLANDS INSURANCE COMPANY	-0.06%	-\$27,064	-\$20,042	\$0	\$0	0.00%
TOTAL		100.00%	\$45,068,341	\$44,675,785	\$12,151,651	\$12,446,768	27.86%

**1998 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - GLASS**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AUTO OWNERS INSURANCE CO MUTUAL	20.82%	\$5,163	\$5,308	\$8,723	\$8,726	164.39%
2	JOHN DEERE INSURANCE COMPANY	16.57%	\$4,108	\$4,879	\$1,839	\$1,845	37.82%
3	OWNERS INSURANCE COMPANY	11.52%	\$2,857	\$3,063	\$743	\$727	23.73%
4	FARMERS ALLIANCE MUTUAL INS CO	8.51%	\$2,110	\$1,348	\$0	\$0	0.00%
5	GRAIN DEALERS MUTUAL INSURANCE CO	6.61%	\$1,640	\$1,148	\$0	\$0	0.00%
6	WEST AMERICAN INSURANCE COMPANY	4.89%	\$1,212	\$1,549	\$450	\$417	26.92%
7	CHRYSLER INSURANCE COMPANY	4.55%	\$1,127	\$1,704	\$1,878	\$0	0.00%
8	TRANSPORTATION INSURANCE COMPANY	4.46%	\$1,105	\$1,090	\$1,776	\$1,491	136.79%
9	SECURITY NATIONAL INSURANCE COMPANY	4.26%	\$1,057	\$953	\$0	\$0	0.00%
10	AMCO INSURANCE COMPANY	3.62%	\$898	\$797	\$0	\$0	0.00%
11	TRAVELERS INDEMNITY CO OF AMERICA	3.15%	\$780	\$1,248	\$0	\$566	45.35%
12	GENERAL INSURANCE CO OF AMERICA	2.30%	\$569	\$257	\$0	\$0	0.00%
13	RELIANCE INSURANCE COMPANY	2.14%	\$530	\$347	\$0	\$26	7.49%
14	AMERICAN FAMILY MUTUAL INS CO	1.73%	\$428	\$459	\$0	\$0	0.00%
15	CONTINENTAL CASUALTY COMPANY	1.38%	\$342	\$335	\$0	-\$297	-88.66%
16	OHIO CASUALTY INSURANCE COMPANY	1.30%	\$322	\$368	\$494	\$482	130.98%
17	TRI STATE INSURANCE CO OF MINNESOTA	0.89%	\$221	\$287	\$0	\$0	0.00%
18	AMERICAN NATIONAL FIRE INSURANCE CO	0.83%	\$205	\$143	\$0	-\$4	-2.80%
19	COMMERCIAL UNION INSURANCE COMPANY	0.54%	\$133	\$133	\$0	-\$1,320	-992.48%
20	HARTFORD CASUALTY INS CO	0.39%	\$96	\$105	\$0	\$8	7.62%
21	TRAVELERS INDEMNITY CO OF ILLINOIS	0.39%	\$96	\$83	\$3,849	\$3,885	4680.72%
22	TRAVELERS INDEMNITY CO OF CONNECTICUT	0.35%	\$88	\$317	\$154	\$283	89.27%
23	TRAVELERS INDEMNITY COMPANY	0.27%	\$68	\$265	\$0	\$112	42.26%
24	TWIN CITY FIRE INS CO	0.07%	\$17	\$18	\$0	\$1	5.56%
25	AMERICAN CASUALTY CO OF READING PA	0.05%	\$13	\$13	\$0	-\$412	-3169.23%
26	TRINITY UNIVERSAL INS CO OF KANSAS INC	0.01%	\$3	\$3	\$0	\$0	0.00%
27	AGRICULTURAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$1	N/A
28	AMERICAN ALLIANCE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$5	N/A
29	MICHIGAN MUTUAL INSURANCE COMPANY	0.00%	\$0	\$217	\$0	\$0	0.00%
30	PHOENIX INSURANCE COMPANY THE	0.00%	\$0	\$3	\$0	\$1	33.33%
31	TRAVELERS CASUALTY AND SURETY CO	0.00%	\$0	\$116	\$0	\$60	51.72%
32	TRI STATE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
33	TRUMBULL INSURANCE COMPANY	-0.04%	-\$10	\$31	\$0	-\$1	-3.23%
34	HARTFORD FIRE INSURANCE COMPANY	-0.29%	-\$73	-\$41	\$0	-\$18	43.90%
35	CHARTER OAK FIRE INSURANCE CO THE	-1.26%	-\$312	\$404	\$0	\$168	41.58%
TOTAL		100.00%	\$24,793	\$26,950	\$19,906	\$16,740	62.12%

1998 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - BURGLARY & THEFT

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	FEDERAL INSURANCE COMPANY	29.35%	\$1,011,204	\$947,720	\$129,907	\$14,767	1.56%
2	OLD RELIABLE CASUALTY COMPANY	23.38%	\$805,681	\$785,538	\$150,673	\$150,794	19.20%
3	BANCINSURE INC	10.12%	\$348,751	\$336,573	\$0	\$0	0.00%
4	SHELTER MUTUAL INSURANCE CO	4.77%	\$164,282	\$160,529	\$49,859	\$49,981	31.14%
5	RELiance INSURANCE COMPANY	4.37%	\$150,686	\$162,106	\$0	\$4,886	3.01%
6	TRAVELERS CASUALTY AND SURETY CO OF AMERICA	2.97%	\$102,232	\$86,655	\$0	\$9,594	11.07%
7	HARTFORD FIRE INSURANCE COMPANY	2.28%	\$78,634	\$96,811	\$0	-\$17,797	-18.38%
8	NATIONAL UNION FIRE INS CO OF PITTSBURG	2.15%	\$73,990	\$137,376	\$0	-\$1,774	-1.29%
9	BENCHMARK INSURANCE COMPANY	1.80%	\$62,191	\$60,013	\$77,057	\$64,700	107.81%
10	ROYAL INSURANCE COMPANY OF AMERICA	1.48%	\$51,163	\$46,550	\$0	\$6,005	12.90%
11	UNIVERSAL UNDERWRITERS INS CO	1.40%	\$48,308	\$48,308	\$34,819	\$33,653	69.66%
12	TRAVELERS CASUALTY AND SURETY CO	1.30%	\$44,796	\$57,654	\$6,830	\$13,739	23.83%
13	LIBERTY MUTUAL INSURANCE COMPANY	1.30%	\$44,642	\$66,251	\$24,368	\$49,310	74.43%
14	FEDERATED MUTUAL INSURANCE COMPANY	1.26%	\$43,562	\$44,861	\$14,849	\$12,937	28.84%
15	UNITED FIRE AND CASUALTY COMPANY	1.15%	\$39,454	\$38,802	\$1,713	-\$5,287	-13.63%
16	CONTINENTAL CASUALTY COMPANY	0.98%	\$33,653	\$14,988	\$0	-\$16,884	-112.65%
17	ARKWRIGHT MUTUAL INSURANCE CO	0.82%	\$28,208	\$27,057	\$0	\$0	0.00%
18	COLUMBIA MUTUAL INSURANCE CO	0.80%	\$27,581	\$27,503	\$4,576	\$4,577	16.64%
19	FIDELITY AND DEPOSIT CO MARYLAND	0.62%	\$21,365	\$21,560	\$0	-\$9	-0.04%
20	STATE AUTO PROPERTY & CASUALTY INS CO	0.57%	\$19,506	\$20,918	\$9,592	\$8,872	42.41%
21	NATIONAL FARMERS UNION STANDARD INS CO	0.53%	\$18,099	\$19,821	\$0	-\$5	-0.03%
22	NATIONWIDE MUTUAL INSURANCE COMPANY	0.48%	\$16,693	\$19,060	\$0	\$198	1.04%
23	MILLERS MUTUAL INSURANCE ASSOCIATION	0.40%	\$13,613	\$13,243	\$30	-\$10	-0.08%
24	AFFILIATED FM INSURANCE COMPANY	0.39%	\$13,280	\$23,883	\$0	\$0	0.00%
25	ST PAUL MERCURY INSURANCE COMPANY	0.37%	\$12,661	\$15,382	-\$5,969	-\$5,882	-38.24%
26	ST PAUL FIRE & MARINE INSURANCE CO	0.32%	\$10,870	\$13,767	\$0	-\$927	-6.73%
27	GULF INSURANCE COMPANY	0.32%	\$10,865	\$6,280	\$0	\$9,230	146.97%
28	EMPLOYERS MUTUAL CASUALTY COMPANY	0.27%	\$9,463	\$9,702	\$500	\$4,394	45.29%
29	AMERICAN STATES INSURANCE COMPANY	0.25%	\$8,669	\$7,600	\$0	\$31,925	420.07%
30	TRI STATE INSURANCE CO OF MINNESOTA	0.24%	\$8,364	\$8,969	\$11,054	\$10,752	119.88%
31	LUMBERMENS MUTUAL CASUALTY CO	0.24%	\$8,213	\$5,508	\$0	\$0	0.00%
32	AUTO OWNERS INSURANCE CO MUTUAL	0.24%	\$8,142	\$8,873	\$80	\$54	0.61%
33	JOHN DEERE INSURANCE COMPANY	0.23%	\$8,077	\$7,731	\$0	-\$25,240	-326.48%
34	AMERICAN MOTORISTS INSURANCE CO	0.20%	\$7,023	\$7,999	\$0	-\$55	-0.69%
35	ST PAUL PROPERTY & CASUALTY INS CO	0.19%	\$6,687	\$6,210	\$0	-\$21	-0.34%
36	MENDOTA INSURANCE COMPANY	0.18%	\$6,082	\$5,628	\$0	\$1,052	18.69%
37	STATE AUTOMOBILE MUTUAL INS CO	0.17%	\$5,847	\$4,104	\$0	\$19	0.46%
38	SHELTER GENERAL INS CO	0.17%	\$5,719	\$7,855	\$2,151	\$639	8.13%
39	FEDERATED RURAL ELECTRIC INS CORP	0.16%	\$5,580	\$12,439	\$0	\$0	0.00%
40	UNITED STATES FIDELITY & GUARANTY CO	0.15%	\$5,094	\$8,629	\$0	-\$440	-5.10%
41	OWNERS INSURANCE COMPANY	0.13%	\$4,579	\$5,308	\$53	\$19	0.36%
42	LEGION INSURANCE COMPANY	0.13%	\$4,417	\$5,043	\$0	\$1	0.02%
43	GENERAL ACCIDENT INS CO OF AMERICA	0.13%	\$4,324	\$7,142	-\$1,707	-\$1,913	-26.79%
44	AMERICAN GUARANTEE & LIABILITY INS CO	0.11%	\$3,784	\$3,966	\$0	\$0	0.00%
45	PHOENIX INSURANCE COMPANY THE	0.11%	\$3,728	\$2,623	\$0	\$1,307	49.83%
46	CINCINNATI INS CO THE	0.10%	\$3,393	\$5,500	\$0	\$79	1.44%
47	COLORADO CASUALTY INSURANCE COMPANY	0.10%	\$3,359	\$2,266	\$0	\$0	0.00%
48	SENTRY INSURANCE A MUTUAL COMPANY	0.09%	\$2,971	\$3,283	\$0	-\$211	-6.43%
49	NORTHLAND INSURANCE COMPANY	0.08%	\$2,917	\$2,568	\$0	\$34	1.32%
50	ZURICH INSURANCE COMPANY	0.08%	\$2,917	\$4,665	\$0	\$0	0.00%
51	CONTINENTAL WESTERN INSURANCE CO	0.08%	\$2,888	\$2,796	\$0	\$0	0.00%
52	CHRYSLER INSURANCE COMPANY	0.07%	\$2,568	\$2,825	\$0	-\$1,223	-43.29%
53	MINNESOTA FIRE AND CASUALTY COMPANY	0.07%	\$2,455	\$1,874	\$0	\$0	0.00%
54	GRINNELL MUTUAL REINSURANCE COMPANY	0.06%	\$2,202	\$1,977	\$56	\$68	3.44%
55	NATIONAL AMERICAN INSURANCE COMPANY	0.06%	\$2,176	\$817	\$0	\$99	12.12%

**1998 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - BURGLARY & THEFT**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
56	UNITED SECURITY INSURANCE COMPANY	0.06%	\$2,062	\$2,097	\$0	-\$3	-0.14%
57	HAWKEYE SECURITY INSURANCE COMPANY	0.04%	\$1,534	\$1,826	\$1,250	\$1,236	67.69%
58	WAUSAU BUSINESS INSURANCE COMPANY	0.04%	\$1,489	\$1,920	\$5,298	\$5,493	286.09%
59	EMPLOYERS INSURANCE OF WAUSAU A MUTUAL	0.04%	\$1,364	\$560	\$0	-\$53	-9.46%
60	FARMERS ALLIANCE MUTUAL INS CO	0.04%	\$1,275	\$1,710	\$0	\$0	0.00%
61	OHIO CASUALTY INSURANCE COMPANY	0.04%	\$1,233	\$1,733	\$0	-\$73	-4.21%
62	FIDELITY & GUARANTY INS UNDERWRITERS	0.03%	\$1,168	\$902	\$0	\$14	1.55%
63	SAFECO INSURANCE CO OF AMERICA	0.03%	\$1,105	\$1,835	\$0	\$63	3.43%
64	SECURITY NATIONAL INSURANCE COMPANY	0.03%	\$1,055	\$1,244	\$0	-\$10	-0.80%
65	ST PAUL GUARDIAN INSURANCE COMPANY	0.03%	\$990	\$862	\$0	\$0	0.00%
66	AMERICAN FAMILY MUTUAL INS CO	0.03%	\$945	\$1,001	\$0	\$0	0.00%
67	COMMERCIAL UNION INSURANCE COMPANY	0.03%	\$893	\$602	\$0	\$179	29.73%
68	FIDELITY AND GUARANTY INSURANCE COMPANY	0.02%	\$858	\$917	\$0	-\$87	-9.49%
69	TRAVELERS INDEMNITY CO OF AMERICA	0.02%	\$835	\$4,914	\$0	\$9,675	196.89%
70	REGENT INSURANCE COMPANY	0.02%	\$821	\$150	\$0	-\$358	-238.67%
71	TRAVELERS INDEMNITY CO OF ILLINOIS	0.02%	\$805	\$4,572	\$0	-\$5,906	-129.18%
72	TIG INSURANCE COMPANY	0.02%	\$786	\$677	\$0	\$0	0.00%
73	VIGILANT INSURANCE COMPANY	0.02%	\$715	\$1,623	\$0	\$23	1.42%
74	AMERICAN NATIONAL FIRE INSURANCE CO	0.02%	\$709	\$704	\$0	\$40	5.68%
75	HARCO NATIONAL INSURANCE COMPANY	0.02%	\$706	\$659	\$0	\$5	0.76%
76	FRONTIER INSURANCE COMPANY	0.02%	\$696	\$782	\$0	-\$687	-87.85%
77	NORTH AMERICAN SPECIALTY INS CO	0.02%	\$624	\$1,248	\$0	-\$1,298	-104.01%
78	MUTUAL SERVICE CASUALTY INSURANCE CO	0.02%	\$615	\$859	\$0	\$0	0.00%
79	AMERICAN CASUALTY CO OF READING PA	0.02%	\$611	\$611	\$0	-\$512	-83.80%
80	FARMINGTON CASUALTY COMPANY	0.02%	\$597	\$7,526	-\$3,480	-\$2,099	-27.89%
81	PENNSYLVANIA GENERAL INSURANCE CO	0.02%	\$544	\$775	\$0	-\$2	-0.26%
82	AMERICAN ECONOMY INSURANCE COMPANY	0.02%	\$534	\$571	\$0	\$0	0.00%
83	TRANSCONTINENTAL INSURANCE COMPANY	0.01%	\$510	\$510	\$0	-\$534	-104.71%
84	TRAVELERS COMMERCIAL INSURANCE COMPANY	0.01%	\$506	\$872	\$0	\$407	46.67%
85	TRAVELERS CASUALTY AND SURETY CO OF IL	0.01%	\$404	\$794	\$0	\$299	37.66%
86	GULF UNDERWRITERS INSURANCE COMPANY	0.01%	\$369	\$155	\$0	\$0	0.00%
87	GENERAL CASUALTY CO OF WISCONSIN	0.01%	\$305	\$323	\$0	-\$532	-164.71%
88	POTOMAC INSURANCE CO OF ILLINOIS	0.01%	\$264	\$261	\$2,705	\$2,706	1036.78%
89	AMERICAN INDEMNITY COMPANY	0.01%	\$247	\$277	\$0	\$0	0.00%
90	NONPROFITS INS ASSN AN INTERINS EXCH	0.01%	\$241	\$289	\$0	\$0	0.00%
91	MARYLAND CASUALTY COMPANY	0.01%	\$234	\$127	\$0	\$48	37.80%
92	TRINITY UNIVERSAL INS CO OF KANSAS INC	0.01%	\$224	\$225	\$0	-\$7	-3.11%
93	LITITZ MUTUAL INSURANCE COMPANY	0.01%	\$219	\$219	\$0	\$0	0.00%
94	UNITED STATES FIRE INSURANCE CO	0.00%	\$161	\$161	\$0	\$60	37.27%
95	ALLENDALDE MUTUAL INSURANCE COMPANY	0.00%	\$157	\$1,529	\$0	\$0	0.00%
96	TRI STATE INSURANCE COMPANY	0.00%	\$150	\$229	\$0	\$1	0.44%
97	NATIONAL FARMERS UNION PRO & CAS CO	0.00%	\$120	\$89	\$0	\$1	1.12%
98	SECURA INSURANCE A MUTUAL COMPANY	0.00%	\$119	\$238	\$0	\$0	0.00%
99	WAUSAU UNDERWRITERS INS CO	0.00%	\$114	\$1,375	\$2,657	\$2,659	193.38%
100	OLD REPUBLIC INSURANCE COMPANY	0.00%	\$70	\$15	\$0	\$5	33.33%
101	UNITED CASUALTY INSURANCE CO OF AMERICA	0.00%	\$69	\$72	\$189	\$188	261.11%
102	GREAT AMERICAN INSURANCE COMPANY	0.00%	\$68	\$106	\$0	\$7	6.60%
103	WESTCHESTER FIRE INSURANCE COMPANY	0.00%	\$56	\$35	\$0	\$2	5.71%
104	LIBERTY MUTUAL FIRE INSURANCE CO	0.00%	\$48	\$23	\$0	\$0	0.00%
105	AMERICAN ALLIANCE INSURANCE COMPANY	0.00%	\$0	\$92	\$0	\$21	22.83%
106	AMERICAN INSURANCE COMPANY THE	0.00%	\$0	\$0	\$0	-\$34	N/A
107	AUTOMOBILE INS CO OF HARTFORD CT	0.00%	\$0	\$0	\$0	-\$1	N/A
108	BITUMINOUS FIRE AND MARINE INS CO	0.00%	\$0	\$0	\$0	\$100	N/A
109	CONTINENTAL INSURANCE COMPANY THE	0.00%	\$0	\$311	\$0	\$1,563	502.57%
110	COREGIS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$29	N/A



1998 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - BURGLARY & THEFT

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
111	ECONOMY PREFERRED INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$3	N/A
112	FIREMANS FUND INSURANCE COMPANY	0.00%	\$0	\$290	\$0	-\$144	-49.66%
113	HANOVER INSURANCE COMPANY THE	0.00%	\$0	\$5,011	\$0	\$4	0.08%
114	HARTFORD CASUALTY INS CO	0.00%	\$0	\$0	\$0	-\$1	N/A
115	MASSACHUSETTS BAY INS CO	0.00%	\$0	\$16	\$0	\$28	175.00%
116	NATIONWIDE MUTUAL FIRE INSURANCE CO	0.00%	\$0	\$0	\$0	-\$7	N/A
117	NORTHERN ASSURANCE CO OF AMERICA	0.00%	\$0	\$13	\$0	\$0	0.00%
118	STANDARD FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$4	N/A
119	TRAVELERS CASUALTY COMPANY OF CONNECTICUT	0.00%	\$0	\$54	\$0	\$27	50.00%
120	TRINITY UNIVERSAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$48	N/A
121	TRUSTGARD INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$32	N/A
122	UNITED PACIFIC INSURANCE COMPANY	0.00%	\$0	\$95	\$0	-\$115	-121.05%
123	FARMERS AND MERCHANTS INSURANCE CO	0.00%	-\$8	\$26	\$0	-\$1	-3.85%
124	CHARTER OAK FIRE INSURANCE CO THE	0.00%	-\$16	\$386	\$0	\$546	141.45%
125	ROYAL INDEMNITY COMPANY	0.00%	-\$36	-\$18	\$0	-\$8	44.44%
126	TRAVELERS INDEMNITY CO OF CONNECTICUT	0.00%	-\$42	\$470	\$0	\$1,304	277.45%
127	AMERICAN ZURICH INSURANCE COMPANY	-0.01%	-\$201	-\$88	\$0	\$0	0.00%
128	NORTH RIVER INSURANCE COMPANY THE	-0.01%	-\$385	-\$144	\$0	-\$54	37.50%
129	GRAIN DEALERS MUTUAL INSURANCE CO	-0.01%	-\$436	-\$15	\$0	\$0	0.00%
130	TRAVELERS INDEMNITY COMPANY	-0.01%	-\$488	\$614	\$0	\$23,107	3763.36%
131	TRANSPORTATION INSURANCE COMPANY	-0.60%	-\$20,523	-\$20,391	\$0	-\$812	3.98%
	TOTAL	100.00%	\$3,445,697	\$3,490,635	\$519,110	\$442,596	12.68%

**1998 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - BOILER & MACHINERY**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	HARTFORD STEAM BOILER INSPECTION & INS	18.13%	\$2,218,725	\$2,175,820	\$1,519,178	\$1,577,916	72.52%
2	ALLENDALE MUTUAL INSURANCE COMPANY	12.53%	\$1,532,772	\$1,524,261	\$32,900	\$78,860	5.17%
3	TRAVELERS INDEMNITY CO OF ILLINOIS	8.50%	\$1,040,356	\$1,059,176	\$242,362	\$198,202	18.71%
4	FEDERAL INSURANCE COMPANY	6.67%	\$816,550	\$855,784	\$90,817	\$115,651	13.51%
5	RELIANCE NATIONAL INSURANCE COMPANY	4.81%	\$588,723	\$605,828	\$267,968	\$3,401,947	561.54%
6	ARKWRIGHT MUTUAL INSURANCE CO	4.68%	\$572,125	\$800,180	\$2,797,989	\$2,798,623	349.75%
7	AMERICAN PROTECTION INSURANCE CO	3.80%	\$465,530	\$515,463	\$15,993	\$20,440	3.97%
8	AMERICAN GUARANTEE & LIABILITY INS CO	3.60%	\$440,776	\$432,195	\$0	\$22,146	5.12%
9	PROTECTION MUTUAL INSURANCE COMPANY	3.05%	\$373,002	\$438,904	\$38,809	\$38,809	8.84%
10	ALLIANZ INSURANCE COMPANY	2.95%	\$361,107	\$353,764	\$10,784	-\$14,344	-4.05%
11	CONTINENTAL CASUALTY COMPANY	2.59%	\$316,855	\$522,666	\$8,022	\$56,822	10.87%
12	AMERICAN MANUFACTURERS MUTUAL INS CO	2.52%	\$308,098	\$275,836	\$28,195	-\$12,859	-4.66%
13	GREAT NORTHERN INSURANCE COMPANY	2.33%	\$285,053	\$307,136	\$26,876	\$100,078	32.58%
14	LUMBERMENS MUTUAL CASUALTY CO	2.33%	\$284,898	\$503,415	\$262,409	\$154,800	30.75%
15	AMERICAN STATES INSURANCE COMPANY	2.17%	\$266,046	\$255,315	\$15,305	\$58,085	22.75%
16	ZURICH INSURANCE COMPANY	2.17%	\$265,126	\$337,365	\$36,223	\$402,572	119.33%
17	COMMERCIAL UNION INSURANCE COMPANY	1.81%	\$221,440	\$223,766	\$109,426	\$68,990	30.83%
18	UNIVERSAL UNDERWRITERS INS CO	1.28%	\$156,553	\$156,553	\$47,420	\$35,565	22.72%
19	BROTHERHOOD MUTUAL INSURANCE CO	1.24%	\$151,125	\$140,123	\$54,109	\$57,170	40.80%
20	EMPLOYERS INSURANCE OF WAUSAU A MUTUAL	1.06%	\$129,498	\$127,801	\$163,750	\$163,750	128.13%
21	CINCINNATI INS CO THE	1.03%	\$126,324	\$114,595	\$105,508	\$85,722	74.80%
22	ST PAUL MERCURY INSURANCE COMPANY	0.60%	\$73,892	\$83,943	\$8,977	\$24,595	29.30%
23	HARTFORD FIRE INSURANCE COMPANY	0.57%	\$69,754	\$32,085	\$3,494	\$32,784	102.18%
24	FEDERATED MUTUAL INSURANCE COMPANY	0.53%	\$65,401	\$66,220	\$28,890	\$29,661	44.79%
25	UNITED FIRE AND CASUALTY COMPANY	0.53%	\$64,888	\$59,409	\$0	\$1,000	1.68%
26	INDEMNITY INSURANCE CO OF NORTH AMERICA	0.52%	\$63,485	\$54,760	\$0	\$1,368	2.50%
27	NATIONAL UNION FIRE INS CO OF PITTSBURG	0.49%	\$60,030	\$86,456	\$101,167	\$535,046	618.87%
28	ST PAUL PROPERTY & CASUALTY INS CO	0.47%	\$57,206	\$45,350	\$1,674	\$23,601	52.04%
29	BIRMINGHAM FIRE INS CO OF PA	0.42%	\$51,234	\$51,391	\$0	\$10,274	19.99%
30	ST PAUL FIRE & MARINE INSURANCE CO	0.42%	\$51,208	\$45,428	\$0	\$16,616	36.58%
31	RELIANCE INSURANCE COMPANY	0.41%	\$50,513	\$46,944	\$444	\$249	0.53%
32	NORTHERN ASSURANCE CO OF AMERICA	0.40%	\$48,815	\$51,816	\$0	\$0	0.00%
33	UNITED PACIFIC INSURANCE COMPANY	0.40%	\$48,643	\$29,344	\$21,133	\$24,765	84.40%
34	TRANSPORTATION INSURANCE COMPANY	0.37%	\$45,188	\$37,552	\$0	\$0	0.00%
35	TRAVELERS INDEMNITY CO OF AMERICA	0.36%	\$44,466	\$33,556	\$18,900	-\$14,970	-44.61%
36	MARYLAND CASUALTY COMPANY	0.33%	\$39,827	\$39,892	\$0	\$15,792	39.59%
37	TRI STATE INSURANCE CO OF MINNESOTA	0.31%	\$38,043	\$38,866	\$599	\$599	1.54%
38	TOKIO MARINE AND FIRE INS CO LTD (US BR	0.30%	\$37,096	\$25,288	\$0	-\$1,722	-6.81%
39	JOHN DEERE INSURANCE COMPANY	0.24%	\$29,461	\$24,900	\$0	\$0	0.00%
40	TRAVELERS INDEMNITY COMPANY	0.23%	\$27,945	\$22,863	\$664	-\$2,130	-9.32%
41	AMERICAN MOTORISTS INSURANCE CO	0.21%	\$25,751	\$43,512	\$0	\$31,545	72.50%
42	PACIFIC INDEMNITY COMPANY	0.20%	\$24,572	\$26,828	\$0	-\$398	-1.48%
43	STATE AUTO PROPERTY & CASUALTY INS CO	0.19%	\$22,802	\$20,693	\$299	-\$5,621	-27.16%
44	TRUCK INSURANCE EXCHANGE	0.15%	\$18,479	\$18,596	\$1,429	\$25,771	138.58%
45	SENTRY INSURANCE A MUTUAL COMPANY	0.15%	\$18,208	\$17,077	\$7,954	\$10,325	60.46%
46	AMERICAN HOME ASSURANCE COMPANY	0.14%	\$17,735	\$12,226	\$0	\$1,159	9.48%
47	CHRYSLER INSURANCE COMPANY	0.12%	\$15,164	\$14,891	\$3,902	\$1,340	9.00%
48	CHARTER OAK FIRE INSURANCE CO THE	0.12%	\$14,957	\$14,256	\$3,425	\$5,989	42.01%
49	VIGILANT INSURANCE COMPANY	0.12%	\$14,302	\$13,611	\$0	-\$2,121	-15.58%
50	UNITED STATES FIDELITY & GUARANTY CO	0.12%	\$14,133	\$14,564	\$0	-\$8	-0.05%
51	SECURA INSURANCE A MUTUAL COMPANY	0.11%	\$13,782	\$12,121	\$12,252	\$11,997	98.98%
52	ALLSTATE INSURANCE COMPANY	0.11%	\$13,414	\$13,264	\$0	\$373	2.81%
53	EMPLOYERS MUTUAL CASUALTY COMPANY	0.10%	\$11,873	\$13,010	\$14,326	\$14,487	111.35%
54	FLORISTS MUTUAL INSURANCE COMPANY	0.09%	\$11,549	\$9,988	\$0	\$0	0.00%
55	AFFILIATED FM INSURANCE COMPANY	0.08%	\$10,019	\$5,239	\$0	\$0	0.00%

1998 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - BOILER & MACHINERY

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
56	CONTINENTAL INSURANCE COMPANY THE	0.07%	\$8,532	\$12,520	\$0	-\$961	-7.68%
57	NATIONAL AMERICAN INSURANCE COMPANY	0.07%	\$8,295	\$3,136	\$0	\$0	0.00%
58	AMERICAN CASUALTY CO OF READING PA	0.06%	\$7,858	\$5,437	\$0	\$0	0.00%
59	GENERAL ACCIDENT INS CO OF AMERICA	0.06%	\$7,766	\$4,776	\$0	-\$14	-0.29%
60	LUMBERMENS UNDERWRITING ALLIANCE	0.06%	\$7,219	\$5,863	\$0	\$0	0.00%
61	NATIONWIDE MUTUAL INSURANCE COMPANY	0.05%	\$5,726	\$5,726	\$0	-\$298	-5.20%
62	ST PAUL GUARDIAN INSURANCE COMPANY	0.05%	\$5,642	\$3,250	\$0	\$1,393	42.86%
63	TWIN CITY FIRE INS CO	0.04%	\$4,472	\$2,779	\$0	-\$69	-2.48%
64	TIG INSURANCE COMPANY	0.03%	\$3,556	\$3,855	\$0	\$0	0.00%
65	OHIO CASUALTY INSURANCE COMPANY	0.03%	\$3,318	\$3,041	\$0	\$0	0.00%
66	ATLANTIC MUTUAL INSURANCE COMPANY	0.02%	\$3,026	\$2,158	\$0	\$0	0.00%
67	TRANSCONTINENTAL INSURANCE COMPANY	0.02%	\$2,968	\$4,246	\$0	\$0	0.00%
68	LIBERTY MUTUAL FIRE INSURANCE CO	0.02%	\$2,632	\$4,311	\$0	\$2,855	66.23%
69	TRAVELERS INDEMNITY CO OF CONNECTICUT	0.02%	\$2,348	\$10,414	\$0	-\$17	-0.16%
70	PHOENIX INSURANCE COMPANY THE	0.02%	\$2,332	\$1,734	\$0	\$362	20.88%
71	GERLING AMERICA INSURANCE COMPANY	0.02%	\$2,314	\$3,367	\$0	\$230	6.83%
72	CIGNA FIRE UNDERWRITERS INS CO	0.02%	\$2,243	\$1,162	\$0	\$93	8.00%
73	AMERICAN EMPLOYERS INSURANCE CO	0.01%	\$1,834	\$1,266	\$0	-\$669	-52.84%
74	CONNECTICUT INDEMNITY COMPANY THE	0.01%	\$1,684	\$1,700	\$0	\$0	0.00%
75	AMERICAN ZURICH INSURANCE COMPANY	0.01%	\$1,491	\$4,640	\$0	-\$116	-2.50%
76	MINNESOTA FIRE AND CASUALTY COMPANY	0.01%	\$1,454	\$497	\$0	\$0	0.00%
77	FIDELITY AND GUARANTY INSURANCE COMPANY	0.01%	\$1,431	\$2,509	\$0	\$0	0.00%
78	NATIONAL SURETY CORPORATION	0.01%	\$1,245	\$1,071	\$0	-\$427	-39.87%
79	ROYAL INSURANCE COMPANY OF AMERICA	0.01%	\$1,193	\$1,104	\$0	-\$7,285	-659.87%
80	VALLEY FORGE INSURANCE COMPANY	0.01%	\$1,187	\$1,047	\$0	-\$224	-21.39%
81	CIGNA INSURANCE COMPANY	0.01%	\$1,067	\$1,920	\$0	-\$65	-3.39%
82	STATE AUTOMOBILE MUTUAL INS CO	0.01%	\$1,042	\$3,595	\$0	\$386	10.74%
83	AMERICAN NATIONAL FIRE INSURANCE CO	0.01%	\$1,035	\$1,016	\$0	\$0	0.00%
84	HARTFORD UNDERWRITERS INSURANCE CO	0.01%	\$964	\$676	\$0	\$60	8.88%
85	ILLINOIS NATIONAL INSURANCE COMPANY	0.01%	\$964	\$359	\$0	-\$118	-32.87%
86	SCOTTSDALE INDEMNITY COMPANY	0.01%	\$916	\$420	\$0	\$0	0.00%
87	INSURANCE COMPANY OF NORTH AMERICA	0.01%	\$885	\$720	\$0	\$58	8.06%
88	HARTFORD CASUALTY INS CO	0.01%	\$701	\$2,275	\$0	\$698	30.68%
89	GRANITE STATE INSURANCE COMPANY	0.00%	\$570	\$455	\$0	\$114	25.05%
90	HARTFORD ACCIDENT & INDEMNITY CO	0.00%	\$565	\$262	\$0	-\$9	-3.44%
91	BANCINSURE INC	0.00%	\$542	\$192	\$0	\$0	0.00%
92	CIGNA PROPERTY & CASUALTY INS CO	0.00%	\$203	\$203	\$0	\$0	0.00%
93	GRAIN DEALERS MUTUAL INSURANCE CO	0.00%	\$111	\$145	\$0	\$0	0.00%
94	NEW HAMPSHIRE INSURANCE COMPANY	0.00%	\$94	\$4,024	\$6,796	\$4,121	102.41%
95	YASUDA FIRE & MARINE INS CO OF AMER TH	0.00%	\$81	\$840	\$0	-\$50	-5.95%
96	MOTORS INSURANCE CORPORATION	0.00%	\$41	\$419	\$0	-\$20	-4.77%
97	GREAT AMERICAN INSURANCE COMPANY	0.00%	\$32	\$411	\$0	\$0	0.00%
98	PROPERTY & CASUALTY INS CO OF HARTFORD	0.00%	\$21	\$6	\$0	\$0	0.00%
99	AMERICAN INSURANCE COMPANY THE	0.00%	\$0	\$0	\$0	-\$1,515	N/A
100	AMERICAN INTERNATIONAL SOUTH INS CO	0.00%	\$0	\$603	\$0	\$137	22.72%
101	CENTENNIAL INSURANCE COMPANY	0.00%	\$0	\$88	\$0	\$0	0.00%
102	COMMERCE AND INDUSTRY INSURANCE CO	0.00%	\$0	\$0	\$0	-\$480	N/A
103	FIDELITY AND CASUALTY CO OF NY	0.00%	\$0	\$0	\$0	-\$73	N/A
104	FIREMANS FUND INSURANCE COMPANY	0.00%	\$0	\$3,398	\$0	-\$3,683	-108.39%
105	HANOVER INSURANCE COMPANY THE	0.00%	\$0	\$0	\$5	\$5	N/A
106	HARTFORD INSURANCE CO OF MIDWEST THE	0.00%	\$0	\$13	\$0	\$8	61.54%
107	INSURANCE CO OF THE STATE OF PA	0.00%	\$0	\$1,840	\$0	-\$91	-4.95%
108	NATIONWIDE MUTUAL FIRE INSURANCE CO	0.00%	\$0	\$0	\$0	-\$22	N/A
109	NATIONWIDE PROPERTY & CASUALTY INS CO	0.00%	\$0	\$0	\$0	-\$2,503	N/A
110	NORTHBROOK PROPERTY & CASUALTY INS CO	0.00%	\$0	\$0	\$0	\$0	N/A

1998 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - BOILER & MACHINERY

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
111	NORTHERN INSURANCE CO OF NEW YORK	0.00%	\$0	\$0	\$0	-\$10	N/A
112	PHOENIX ASSURANCE CO OF NEW YORK	0.00%	\$0	\$0	\$564	\$564	N/A
113	RELIANCE NATIONAL INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	-\$10,002	N/A
114	ROYAL INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	-\$158	N/A
115	ST PAUL INSURANCE CO OF ILLINOIS THE	0.00%	\$0	\$1,510	\$0	\$845	55.96%
116	TRAVELERS CASUALTY AND SURETY CO	0.00%	\$0	\$0	\$0	-\$1,843	N/A
117	TRAVELERS CASUALTY AND SURETY CO OF AMERICA	0.00%	\$0	\$0	\$0	-\$385	N/A
118	SUMITOMO MARINE & FIRE INS CO LTD	0.00%	-\$413	\$155	\$0	\$0	0.00%
TOTAL		100.00%	\$12,235,704	\$12,969,039	\$6,110,937	\$10,182,133	78.51%

1998 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - CREDIT PROPERTY (Excluding V.S.I.)

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	ALLSTATE INSURANCE COMPANY	26.85%	\$417,373	\$417,373	\$39,028	\$39,199	9.39%
2	CIGNA INSURANCE COMPANY	20.53%	\$319,094	\$315,660	\$7,180	\$16,147	5.12%
3	GREAT AMERICAN INSURANCE COMPANY	17.62%	\$273,835	\$254,013	-\$2,000	\$126,205	49.68%
4	ASSOCIATES INSURANCE COMPANY	13.14%	\$204,206	\$156,364	\$21,737	\$21,737	13.90%
5	COMMERCIAL UNION INSURANCE COMPANY	7.56%	\$117,505	\$114,725	\$54,507	\$54,957	47.90%
6	INSURANCE COMPANY OF NORTH AMERICA	5.55%	\$86,229	\$86,241	\$3,737	\$2,963	3.44%
7	VIRGINIA SURETY COMPANY INC	4.11%	\$63,888	\$63,888	\$2,291	-\$70,567	-110.45%
8	YOSEMITE INSURANCE COMPANY	3.32%	\$51,600	\$50,703	\$57,100	\$3,951	7.79%
9	WESTPORT INSURANCE CORPORATION	0.55%	\$8,607	\$8,607	\$0	-\$77	-0.89%
10	COLUMBIA MUTUAL INSURANCE CO	0.55%	\$8,583	\$7,602	\$8,254	\$8,254	108.58%
11	WESCO INSURANCE COMPANY	0.41%	\$6,362	\$6,435	\$0	-\$2	-0.03%
12	PRUDENTIAL PROPERTY & CASUALTY INS CO	-0.04%	-\$610	-\$610	\$1,637	-\$13,182	2160.98%
13	AMERICAN CENTENNIAL INSURANCE CO	-0.15%	-\$2,373	-\$2,373	\$0	\$0	0.00%
TOTAL		100.00%	\$1,554,299	\$1,478,628	\$193,471	\$189,585	12.82%

1998 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - CREDIT CASUALTY

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AMERICAN CREDIT INDEMNITY CO	30.20%	\$1,324,637	\$1,190,288	\$119,354	\$66,477	5.58%
2	OLD REPUBLIC INSURANCE COMPANY	27.97%	\$1,226,776	\$1,147,407	\$338,606	\$512,754	44.69%
3	ALLSTATE INSURANCE COMPANY	24.08%	\$1,056,039	\$1,056,039	\$358,023	\$364,593	34.52%
4	CONTINENTAL INSURANCE COMPANY THE	13.36%	\$585,892	\$625,948	\$250,526	\$175,194	27.99%
5	FIDELITY AND DEPOSIT CO MARYLAND	2.59%	\$113,509	\$108,375	\$22,456	\$6,143	5.67%
6	YOSEMITE INSURANCE COMPANY	1.89%	\$82,729	\$97,100	\$13,171	\$3,636	3.74%
7	CONTINENTAL CASUALTY COMPANY	0.16%	\$6,901	\$7,909	\$6,603	\$3,603	45.56%
8	AGRICULTURAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$58,151	N/A
9	AMERICAN MODERN HOME INSURANCE CO	0.00%	\$0	\$1,776	\$1,332	\$1,332	75.00%
10	PRUDENTIAL PROPERTY & CASUALTY INS CO	-0.04%	-\$1,944	-\$4,073	\$0	-\$280	6.87%
11	AMERICAN ALLIANCE INSURANCE COMPANY	-0.20%	-\$8,838	-\$112	\$0	-\$61,475	54888.39%
	TOTAL	100.00%	\$4,385,701	\$4,230,657	\$1,110,071	\$1,013,826	23.96%

1998 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - CREDIT UNEMPLOYMENT

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	CENTRAL STATES INDEMNITY CO OF OMAHA	48.42%	\$2,553,834	\$2,553,834	\$328,361	\$257,213	10.07%
2	WESCO INSURANCE COMPANY	17.22%	\$908,084	\$639,782	\$57,137	\$29,582	4.62%
3	J C PENNEY CASUALTY INSURANCE CO	15.81%	\$833,712	\$833,712	\$95,343	\$45,048	5.40%
4	CENTURION CASUALTY COMPANY	9.87%	\$520,791	\$624,791	\$62,939	\$37,939	6.07%
5	BALBOA INSURANCE COMPANY	5.10%	\$268,796	\$302,806	\$40,105	\$32,508	10.74%
6	AMERICAN RELIABLE INSURANCE COMPANY	2.23%	\$117,678	\$333,541	\$26,825	\$30,171	9.05%
7	ASSOCIATES INSURANCE COMPANY	0.98%	\$51,902	\$51,902	\$525	-\$1,079	-2.08%
8	LYNDON PROPERTY INSURANCE COMPANY	0.38%	\$19,849	\$18,538	\$1,888	\$50	0.27%
	TOTAL	100.00%	\$5,274,646	\$5,358,906	\$613,123	\$431,432	8.05%

1998 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - VENDOR/LENDERS SINGLE INTEREST, COLLATERAL PROT. ETC.

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	BALBOA INSURANCE COMPANY	50.79%	\$968,997	\$999,391	\$552,115	\$591,228	59.16%
2	TRITON INSURANCE COMPANY	42.88%	\$818,076	\$782,381	\$448,676	\$438,325	56.02%
3	U S SPECIALTY INSURANCE COMPANY	6.82%	\$130,035	\$44,365	\$6,731	-\$2,851	-6.43%
4	GUARANTY NATIONAL INSURANCE COMPANY	0.79%	\$15,132	\$15,316	\$3,284	\$2,647	17.28%
5	AVEMCO INSURANCE COMPANY	0.67%	\$12,765	\$5,322	\$1,637	\$1,637	30.76%
6	BANCINSURE INC	0.22%	\$4,160	\$3,988	\$0	\$2,000	50.15%
7	VOYAGER PROPERTY & CASUALTY INS CO	0.09%	\$1,738	\$1,003	\$2,067	\$2,078	207.18%
8	INTEGON NATIONAL INSURANCE COMPANY	-0.57%	-\$10,782	-\$10,782	\$0	\$0	0.00%
9	REPUBLIC INSURANCE COMPANY	-1.68%	-\$32,113	\$10,802	\$0	-\$469	-4.34%
TOTAL		100.00%	\$1,908,008	\$1,851,786	\$1,014,510	\$1,034,595	55.87%



1998 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - MORTGAGE GUARANTY

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	MORTGAGE GUARANTY INS CORP	25.32%	\$11,402,731	\$11,792,064	\$803,060	\$4,842,311	41.06%
2	GENERAL ELECTRIC MORT INS CORP	23.58%	\$10,617,335	\$11,348,034	\$1,434,676	\$2,341,657	20.63%
3	UNITED GUARANTY RESIDENTIAL INS CO	14.21%	\$6,399,330	\$6,572,981	\$459,571	\$472,586	7.19%
4	REPUBLIC MORTGAGE INSURANCE COMPANY	13.52%	\$6,088,089	\$6,440,710	\$663,730	\$1,018,420	15.81%
5	PMI MORTGAGE INS CO	10.90%	\$4,908,456	\$5,159,552	\$534,588	\$1,002,504	19.43%
6	COMMONWEALTH MORTGAGE ASSURANCE COMPANY	6.33%	\$2,849,645	\$2,773,398	\$210,695	\$820,104	29.57%
7	AMERIN GUARANTY CORPORATION	3.70%	\$1,665,425	\$1,593,394	\$28,230	\$185,050	11.61%
8	TRIAD GUARANTY INSURANCE CORP	0.97%	\$438,221	\$468,154	\$135,353	\$142,654	30.47%
9	CMG MORTGAGE INSURANCE COMPANY	0.73%	\$327,590	\$328,575	\$0	\$23,228	7.07%
10	UNITED GUARANTY RESIDENTIAL INS NC	0.35%	\$159,688	\$498,205	\$87,385	\$332,490	66.74%
11	VEREX ASSURANCE INCORPORATED	0.35%	\$159,060	\$202,032	\$77,906	\$12,764	6.32%
12	MGIC ASSURANCE CORPORATION	0.02%	\$8,095	\$8,095	\$0	\$4,998	61.74%
13	GENERAL ELECTRIC MORT INS CORP OF NC	0.01%	\$5,472	\$6,982	\$0	\$1,410	20.19%
14	GE RESIDENTIAL MORTG INS CORP OF NC	0.01%	\$3,486	\$5,829	\$0	\$0	0.00%
15	COMMERCIAL LOAN INS CORPORATION	0.00%	\$695	\$855	\$0	\$0	0.00%
16	FORESTVIEW MORTGAGE INS CO	0.00%	\$0	\$7	\$0	\$0	0.00%
17	NATIONAL UNION FIRE INS CO OF PITTSBURG	0.00%	-\$108	-\$108	\$0	-\$4	3.70%
	TOTAL	100.00%	\$45,033,210	\$47,198,759	\$4,435,194	\$11,200,172	23.73%

1998 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - TITLE

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	CHICAGO TITLE INSURANCE CO	16.75%	\$6,102,183	\$5,676,248	\$2,743,795	\$1,198,798	21.12%
2	FIRST AMERICAN TITLE INSURANCE CO	15.14%	\$5,515,213	\$5,392,902	\$915,440	\$565,107	10.48%
3	COMMONWEALTH LAND TITLE INS CO	14.79%	\$5,386,701	\$4,712,142	\$749,840	\$1,013,681	21.51%
4	FIDELITY NATIONAL TITLE INSURANCE CO	12.01%	\$4,374,595	\$4,246,255	\$239,204	\$138,458	3.26%
5	LAWYERS TITLE INSURANCE CORPORATION	11.31%	\$4,120,288	\$4,037,267	\$232,317	\$361,816	8.96%
6	STEWART TITLE GUARANTY COMPANY	8.66%	\$3,154,543	\$2,592,893	-\$383,589	-\$423,361	-16.33%
7	OLD REPUBLIC NATIONAL TITLE INS CO	6.12%	\$2,227,644	\$2,201,369	\$1,404,154	\$1,096,540	49.81%
8	TRANSNATION TITLE INSURANCE COMPANY	5.70%	\$2,075,497	\$1,963,087	\$183,229	\$227,590	11.59%
9	TICOR TITLE INSURANCE COMPANY	3.33%	\$1,212,597	\$1,426,169	\$240,651	\$272,549	19.11%
10	COLUMBIAN NATIONAL TITLE INSURANCE CO	2.23%	\$813,714	\$665,604	\$18,963	\$56,388	8.47%
11	LAND TITLE INS CO OF ST LOUIS	1.94%	\$708,456	\$718,950	\$0	\$0	0.00%
12	UNITED GENERAL TITLE INS CO	0.76%	\$276,071	\$262,802	\$66,660	\$75,058	28.56%
13	SECURITY UNION TITLE INS CO	0.70%	\$254,832	\$271,788	\$40,498	\$58,981	21.70%
14	AMERICAN PIONEER TITLE INSURANCE COMPANY	0.30%	\$109,763	\$98,141	\$0	\$0	0.00%
15	BAR PLAN TITLE INSURANCE COMPANY THE	0.25%	\$90,904	\$76,978	\$0	\$0	0.00%
16	NATIONAL TITLE INS OF NEW YORK INC	0.01%	\$2,181	\$5,680	\$0	\$0	0.00%
	TOTAL	100.00%	\$36,425,182	\$34,348,275	\$6,451,162	\$4,641,605	13.51%

1998 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - LAWYERS MALPRACTICE

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	BAR PLAN MUTUAL INSURANCE CO THE	69.36%	\$8,708,649	\$8,973,774	\$4,347,806	\$3,000,084	33.43%
2	INTERLEX INSURANCE CO	10.81%	\$1,357,769	\$1,184,566	\$2,500	-\$117,645	-9.93%
3	CONTINENTAL CASUALTY COMPANY	4.93%	\$619,149	\$767,318	\$883,799	\$10,838,599	1412.53%
4	EXECUTIVE RISK INDEMNITY INC	4.61%	\$578,600	\$1,012,831	\$0	\$692,776	68.40%
5	ST PAUL FIRE & MARINE INSURANCE CO	3.54%	\$444,850	\$467,562	\$36	-\$156,790	-33.53%
6	AMERICAN HOME ASSURANCE COMPANY	3.23%	\$405,288	\$336,658	\$13,652	\$2,076	0.62%
7	GREAT AMERICAN INSURANCE COMPANY	1.63%	\$204,601	\$157,516	\$0	\$74,152	47.08%
8	AGRICULTURAL INSURANCE COMPANY	1.27%	\$160,030	\$173,264	\$0	\$59,657	34.43%
9	RELIANCE INSURANCE COMPANY	0.45%	\$56,715	-\$102,004	\$0	-\$103,551	101.52%
10	CONTINENTAL INSURANCE COMPANY THE	0.15%	\$19,300	\$21,365	\$0	\$383	1.79%
11	AMERICAN SPIRIT INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$28,753	N/A
12	INTERNATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$201,664	\$188,671	N/A
13	VASA NORTH ATLANTIC INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$743	N/A
TOTAL		100.00%	\$12,554,951	\$12,992,850	\$5,449,457	\$14,448,916	111.21%

1998 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - REAL ESTATE MALPRACTICE

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	UNITED STATES FIDELITY & GUARANTY CO	54.81%	\$854,922	\$1,002,361	\$0	\$397,808	39.69%
2	CONTINENTAL CASUALTY COMPANY	30.73%	\$479,352	\$495,537	\$68,279	-\$37,165	-7.50%
3	EMPLOYERS REINSURANCE CORPORATION	5.05%	\$78,709	\$79,165	\$40,120	\$10,273	12.98%
4	ST PAUL FIRE & MARINE INSURANCE CO	3.34%	\$52,134	\$47,458	\$2,500	\$6,376	13.44%
5	AMERICAN AUTOMOBILE INSURANCE CO	2.39%	\$37,212	\$7,919	\$0	\$0	0.00%
6	TRAVELERS INDEMNITY COMPANY	2.26%	\$35,235	\$35,706	\$13,052	\$9,426	26.40%
7	UNITED STATES LIABILITY INSURANCE CO	1.42%	\$22,221	\$20,521	\$0	\$8,866	43.20%
8	TRANSPORTATION INSURANCE COMPANY	0.00%	\$30	\$109	\$0	\$0	0.00%
9	BANKERS MULTIPLE LINE INSURANCE CO	0.00%	\$0	\$0	\$10,000	\$41,000	N/A
10	INTERNATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$917	N/A
TOTAL		100.00%	\$1,559,815	\$1,688,776	\$133,951	\$435,667	25.80%

**1998 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - UMBRELLA**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	NATIONAL UNION FIRE INS CO OF PITTSBURG	38.31%	\$11,006,956	\$8,411,244	\$0	-\$18,228,584	-216.72%
2	LUMBERMENS MUTUAL CASUALTY CO	8.81%	\$2,530,046	\$1,852,274	\$33,553	\$1,119,963	60.46%
3	LIBERTY MUTUAL INSURANCE COMPANY	8.28%	\$2,377,958	\$2,422,613	\$740,400	\$11,052,980	456.24%
4	RELIANCE NATIONAL INDEMNITY COMPANY	6.57%	\$1,888,327	\$1,550,425	\$0	-\$2,113,572	-136.32%
5	FEDERATED MUTUAL INSURANCE COMPANY	4.83%	\$1,386,449	\$1,468,837	\$3,597,458	\$993,598	67.65%
6	ROYAL INSURANCE COMPANY OF AMERICA	3.72%	\$1,067,585	\$1,101,210	\$803	\$573,050	52.04%
7	RELIANCE INSURANCE COMPANY	3.24%	\$931,730	-\$1,302,887	\$0	-\$1,338,320	102.72%
8	INSURANCE CO OF THE STATE OF PA	3.15%	\$906,109	\$647,671	\$0	-\$222,537	-34.36%
9	HARTFORD CASUALTY INS CO	3.06%	\$880,219	\$983,711	\$150	-\$9,999,549	-1016.51%
10	UNITED SERVICES AUTOMOBILE ASSOCIATION	2.33%	\$670,774	\$672,546	\$0	-\$4,710	-0.70%
11	ALLSTATE INSURANCE COMPANY	2.28%	\$655,140	\$631,267	\$476	\$370,375	58.67%
12	AMERICAN MOTORISTS INSURANCE CO	1.86%	\$533,151	\$844,579	\$84,798	\$836,891	99.09%
13	AUTO OWNERS INSURANCE CO MUTUAL	1.73%	\$497,420	\$501,780	\$405,200	-\$517,360	-103.10%
14	FIDELITY AND GUARANTY INSURANCE COMPANY	1.68%	\$484,079	\$548,278	\$0	\$178,990	32.65%
15	TWIN CITY FIRE INS CO	1.55%	\$444,664	\$739,576	\$1,370,212	\$19,192,231	2595.03%
16	FARM BUREAU TOWN & COUNTRY INS CO OF MO	1.38%	\$397,672	\$392,868	\$25,000	\$12,981	3.30%
17	OHIO CASUALTY INSURANCE COMPANY	1.23%	\$354,178	\$319,168	\$0	\$7,192	2.25%
18	COLUMBIA MUTUAL INSURANCE CO	0.89%	\$255,919	\$243,195	\$0	\$13,478	5.54%
19	NATIONWIDE AGRIBUSINESS INS CO	0.79%	\$228,192	\$250,929	\$0	\$0	0.00%
20	PHARMACISTS MUTUAL INSURANCE COMPANY	0.62%	\$177,036	\$172,509	\$0	\$500	0.29%
21	FIDELITY & GUARANTY INS UNDERWRITERS	0.59%	\$169,331	\$244,233	\$0	\$74,648	30.56%
22	RELIANCE NATIONAL INSURANCE COMPANY	0.51%	\$146,350	\$103,113	\$0	\$48,046	46.60%
23	FARMLAND MUTUAL INSURANCE COMPANY	0.42%	\$121,225	\$136,609	\$0	-\$1,273	-0.93%
24	ILLINOIS NATIONAL INSURANCE COMPANY	0.41%	\$118,878	\$110,807	\$0	-\$4,337	-3.91%
25	AMERICAN NATIONAL PROPERTY & CASUALTY C	0.26%	\$75,838	\$71,590	\$0	\$0	0.00%
26	HARTFORD FIRE INSURANCE COMPANY	0.24%	\$70,274	\$80,816	\$301,088	\$471,626	583.58%
27	HARTFORD UNDERWRITERS INSURANCE CO	0.23%	\$67,349	\$63,887	\$0	\$69,161	108.26%
28	HANOVER INSURANCE COMPANY THE	0.22%	\$63,511	\$119,054	\$0	\$10,000	8.40%
29	AMERICAN MANUFACTURERS MUTUAL INS CO	0.19%	\$55,225	\$186,248	\$0	\$241,116	129.46%
30	USAA CASUALTY INSURANCE COMPANY	0.14%	\$39,689	\$38,043	\$0	-\$4,212	-11.07%
31	MARKEL INSURANCE COMPANY	0.10%	\$28,745	\$35,143	\$0	-\$4,119	-11.72%
32	WEST AMERICAN INSURANCE COMPANY	0.09%	\$26,471	\$26,868	\$0	\$970	3.61%
33	UNITED PACIFIC INSURANCE COMPANY	0.08%	\$22,480	\$58,044	\$0	-\$4,775	-8.23%
34	NEW HAMPSHIRE INSURANCE COMPANY	0.07%	\$19,901	\$17,712	\$0	-\$1,111	-6.27%
35	GRAIN DEALERS MUTUAL INSURANCE CO	0.05%	\$14,237	\$18,211	\$0	-\$2,500	-13.73%
36	COMMERCE AND INDUSTRY INSURANCE CO	0.03%	\$10,000	\$3,334	\$0	\$2,064	61.91%
37	GLOBE INDEMNITY COMPANY	0.02%	\$5,378	\$4,826	\$0	-\$18,292	-379.03%
38	GRANITE STATE INSURANCE COMPANY	0.00%	\$1,200	\$1,110	\$0	-\$16,299	-1468.38%
39	AMERICAN FIRE & CASUALTY COMPANY	0.00%	\$618	\$810	\$0	-\$4	-0.49%
40	LIBERTY MUTUAL FIRE INSURANCE CO	0.00%	\$96	\$165	\$0	\$0	0.00%
41	FIREMANS FUND INS CO OF WISCONSIN	0.00%	\$0	\$13,750	\$0	\$3	0.02%
42	HARTFORD ACCIDENT & INDEMNITY CO	0.00%	\$0	\$0	\$0	\$89,838	N/A
43	HARTFORD INSURANCE CO OF MIDWEST THE	0.00%	\$0	-\$1,463	\$0	\$408	-27.89%
44	INTERNATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$2,173,392	N/A
45	ROYAL INDEMNITY COMPANY	0.00%	\$0	\$152,901	\$0	-\$1,208,154	-790.15%
<b>TOTAL</b>		<b>100.00%</b>	<b>\$28,730,400</b>	<b>\$23,937,604</b>	<b>\$6,559,138</b>	<b>\$3,843,793</b>	<b>16.06%</b>

**1998 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - OTHER SPECIFIC**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	EXECUTIVE RISK INDEMNITY INC	68.25%	\$5,504,869	\$4,823,329	\$305,664	\$3,844,617	79.71%
2	AMERICAN NATIONAL PROPERTY & CASUALTY C	11.03%	\$889,618	\$888,268	\$31,987	\$339,992	38.28%
3	GULF INSURANCE COMPANY	5.99%	\$483,162	\$500,526	\$141,418	\$137,418	27.45%
4	AMERICAN GENERAL INDEMNITY COMPANY	5.03%	\$406,066	\$406,066	\$48,235	\$46,104	11.35%
5	FOREMOST INSURANCE CO	3.49%	\$281,196	\$275,818	\$225,462	\$203,485	73.78%
6	UNITED STATES LIABILITY INSURANCE CO	3.44%	\$277,621	\$250,103	\$4,500	\$90,863	36.33%
7	AMERICAN SECURITY INSURANCE COMPANY	0.86%	\$69,336	\$396,638	\$0	\$0	0.00%
8	MERCHANTS BONDING CO (MUTUAL)	0.45%	\$36,207	\$28,521	\$13,201	\$20,961	73.49%
9	CENTURION CASUALTY COMPANY	0.42%	\$33,971	\$40,971	\$0	-\$37,000	-90.31%
10	GUIDANT SPECIALTY MUTUAL INSURANCE CO	0.28%	\$22,235	\$22,235	\$5,295	\$8,991	40.44%
11	CONTINENTAL INSURANCE COMPANY THE	0.24%	\$19,339	\$44,141	\$43,849	\$42,753	96.86%
12	GUARANTY NATIONAL INSURANCE COMPANY	0.20%	\$15,859	\$11,365	\$0	\$3,647	32.09%
13	FOREMOST SIGNATURE INSURANCE COMPANY	0.17%	\$14,036	\$11,916	\$1,718	\$1,703	14.29%
14	ASSOCIATES INSURANCE COMPANY	0.15%	\$11,796	\$11,796	\$0	\$0	0.00%
15	BANCINSURE INC	0.07%	\$5,604	\$4,729	\$0	\$0	0.00%
16	UNITED FINANCIAL CASUALTY COMPANY	0.05%	\$4,160	\$4,853	\$1,248	\$1,365	28.13%
17	ST PAUL FIRE & MARINE INSURANCE CO	0.04%	\$3,533	\$32,091	\$0	\$0	0.00%
18	LYNDON PROPERTY INSURANCE COMPANY	0.04%	\$2,863	\$490	\$0	\$0	0.00%
19	STATE FARM FIRE AND CASUALTY CO	0.02%	\$1,903	\$1,903	\$0	\$0	0.00%
20	FIDELITY AND DEPOSIT CO MARYLAND	0.01%	\$1,192	\$1,612	\$0	\$0	0.00%
21	J C PENNEY CASUALTY INSURANCE CO	0.01%	\$465	\$465	\$0	\$0	0.00%
22	AMERICAN BANKERS INS CO OF FLORIDA	0.00%	\$251	\$76	\$0	\$3	3.95%
23	IGF INSURANCE COMPANY	0.00%	\$0	\$0	\$13,747	\$20,168	N/A
24	INTERNATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$4,009,334	N/A
25	LIBERTY MUTUAL FIRE INSURANCE CO	0.00%	\$0	\$0	\$0	\$0	N/A
26	MARKEL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$22	N/A
27	NATIONAL GENERAL INS CO	0.00%	\$0	\$0	\$914	\$914	N/A
28	OHIO INDEMNITY COMPANY	0.00%	\$0	\$1,589	\$0	-\$156	-9.82%
29	RELIANCE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$3,263	N/A
30	PROTECTION MUTUAL INSURANCE COMPANY	-0.24%	-\$19,569	-\$19,569	\$0	\$0	0.00%
TOTAL		100.00%	\$8,065,713	\$7,739,932	\$837,238	\$8,738,403	112.90%

1998 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - NATIONAL FLOOD INSURANCE PROGRAM

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	AMERICAN BANKERS INS CO OF FLORIDA	18.72%	\$1,354,900	\$1,289,141	\$1,933,185	\$2,900,494	224.99%
2	STATE FARM FIRE AND CASUALTY CO	15.64%	\$1,131,681	\$1,120,371	\$644,398	-\$334,605	-29.87%
3	OMAHA PROPERTY AND CASUALTY INS CO	13.52%	\$978,739	\$959,379	\$684,236	\$694,859	72.43%
4	STANDARD FIRE INSURANCE COMPANY	13.03%	\$942,785	\$916,598	\$773,984	\$1,606,863	175.31%
5	AMERICAN FAMILY MUTUAL INS CO	8.74%	\$632,506	\$276,440	\$323,288	\$725,311	262.38%
6	NEW HAMPSHIRE INSURANCE COMPANY	6.55%	\$473,703	\$473,657	\$22,129	\$116,860	24.67%
7	KENTUCKY INSURANCE COMPANY	4.48%	\$324,187	\$473,410	\$255,426	\$241,926	51.10%
8	BANKERS INSURANCE COMPANY	3.91%	\$283,038	\$309,478	\$46,444	\$55,718	18.00%
9	ALLSTATE INSURANCE COMPANY	3.70%	\$268,050	\$242,491	\$113,953	\$129,374	53.35%
10	HARTFORD FIRE INSURANCE COMPANY	2.90%	\$210,192	\$210,973	\$118,974	\$118,974	56.39%
11	AUTO OWNERS INSURANCE CO MUTUAL	2.15%	\$155,253	\$142,053	\$193,776	\$266,631	187.70%
12	LIBERTY MUTUAL FIRE INSURANCE CO	1.73%	\$125,348	\$133,838	\$100,000	\$220,200	164.53%
13	FIRST COMMUNITY INSURANCE COMPANY	1.32%	\$95,378	\$76,848	\$19,733	\$19,857	25.84%
14	USAA GENERAL INDEMNITY COMPANY	1.00%	\$72,556	\$61,639	\$2,006	\$2,006	3.25%
15	VESTA FIRE INSURANCE CORP	0.75%	\$54,118	\$62,956	\$0	\$22,704	36.06%
16	AMERICAN RELIABLE INSURANCE COMPANY	0.52%	\$37,355	\$31,684	\$15,957	\$15,957	50.36%
17	AMERICAN NATIONAL PROPERTY & CASUALTY C	0.49%	\$35,287	\$33,873	\$9,927	\$9,927	29.31%
18	PRUDENTIAL PROPERTY & CASUALTY INS CO	0.28%	\$20,011	\$20,484	\$0	\$54,840	267.72%
19	GREAT PACIFIC INSURANCE COMPANY	0.19%	\$13,968	\$14,089	\$0	\$251	1.78%
20	TIG INSURANCE COMPANY	0.18%	\$13,108	\$13,108	\$0	\$380	2.90%
21	VESTA INSURANCE CORPORATION	0.08%	\$5,744	\$4,707	\$3,209	\$2,961	62.91%
22	SELECTIVE INS CO OF THE SOUTHEAST	0.07%	\$5,179	\$2,325	\$0	\$360	15.48%
23	MINNESOTA FIRE AND CASUALTY COMPANY	0.04%	\$2,988	\$2,757	\$0	\$31	1.12%
24	STANDARD GUARANTY INSURANCE COMPANY	0.01%	\$756	\$813	\$0	\$0	0.00%
25	U S SPECIALTY INSURANCE COMPANY	0.01%	\$659	\$2,865	\$1,135	\$1,135	39.62%
26	INDEMNITY INSURANCE CO OF NORTH AMERICA	0.01%	\$635	\$635	\$0	\$0	0.00%
27	TIG PREMIER INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$1,000	N/A
28	USAA CASUALTY INSURANCE COMPANY	0.00%	\$0	\$134	\$0	\$0	0.00%
29	UNITED SERVICES AUTOMOBILE ASSOCIATION	0.00%	-\$226	\$1,552	\$0	\$0	0.00%
30	AMERICAN MODERN HOME INSURANCE CO	0.00%	-\$294	\$26,097	\$33,743	\$33,743	129.30%
TOTAL		100.00%	\$7,237,604	\$6,904,395	\$5,295,503	\$6,905,757	100.02%

1998 PROPERTY/CASUALTY INSURANCE  
TOTALS BY LINE OF BUSINESS - FEDERAL CROP INSURANCE CORPORATION

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	CIGNA PROPERTY & CASUALTY INS CO	36.32%	\$15,942,469	\$15,942,469	\$4,556,530	\$4,556,530	28.58%
2	RURAL COMMUNITY INSURANCE COMPANY	11.57%	\$5,078,022	\$5,078,022	\$3,198,839	\$2,326,424	45.81%
3	AMERICAN GROWERS INSURANCE COMPANY	11.01%	\$4,832,161	\$4,832,161	\$3,922,628	\$5,636,519	116.65%
4	AMERICAN NATIONAL FIRE INSURANCE CO	9.11%	\$3,997,487	\$3,997,487	\$1,998,585	\$2,346,106	58.69%
5	AGRI GENERAL INSURANCE COMPANY	7.70%	\$3,378,595	\$3,378,595	\$633,394	\$1,455,394	43.08%
6	MILLERS MUTUAL FIRE INSURANCE CO THE	5.21%	\$2,287,646	\$2,287,646	\$908,196	\$1,640,196	71.70%
7	CONTINENTAL CASUALTY COMPANY	4.86%	\$2,134,984	\$2,134,984	\$335,441	\$335,441	15.71%
8	IGF INSURANCE COMPANY	4.80%	\$2,108,491	\$2,086,987	\$1,218,252	\$1,561,409	74.82%
9	FIREMANS FUND INSURANCE COMPANY	3.45%	\$1,515,997	\$1,515,997	\$83,516	\$1,470,339	96.99%
10	CONTINENTAL INSURANCE COMPANY THE	1.88%	\$824,299	\$824,299	\$255,558	\$255,558	31.00%
11	FARMERS ALLIANCE MUTUAL INS CO	1.28%	\$563,358	\$563,358	\$266,261	\$266,261	47.26%
12	FARM BUREAU MUTUAL INSURANCE COMPANY	1.00%	\$439,917	\$439,917	\$123,743	\$123,743	28.13%
13	REDLAND INSURANCE COMPANY	0.78%	\$343,027	\$332,260	\$966,216	\$993,460	299.00%
14	NATIONAL FARMERS UNION PRO & CAS CO	0.60%	\$263,713	\$263,713	\$78,437	\$102,437	38.84%
15	STATE FARM FIRE AND CASUALTY CO	0.35%	\$154,041	\$154,041	\$30,140	\$30,140	19.57%
16	HARTFORD CASUALTY INS CO	0.06%	\$25,030	\$25,030	\$1,279	\$1,279	5.11%
17	ALLIANCE INSURANCE COMPANY INC	0.02%	\$7,841	\$7,841	\$2,603	\$2,603	33.20%
18	PLAINS INSURANCE COMPANY	0.01%	\$2,505	\$2,505	\$275,266	\$39,852	1590.90%
TOTAL		100.00%	\$43,899,583	\$43,867,312	\$18,687,852	\$23,143,691	52.76%



**TOTAL  
MEDICAL MALPRACTICE  
INSURANCE**



1998 PROPERTY/CASUALTY INSURANCE  
TOTAL MEDICAL MALPRACTICE

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	PHICO INSURANCE COMPANY,	14.73%	\$12,027,996	\$14,277,175	\$1,586,687	\$6,269,599	43.91%
2	MEDICAL PROTECTIVE COMPANY	12.92%	\$10,550,174	\$10,377,791	\$16,603,981	\$6,811,098	65.63%
3	MISSOURI HOSPITAL PLAN	11.27%	\$9,200,951	\$9,862,586	\$2,388,488	\$333,668	3.38%
4	MISSOURI MEDICAL INSURANCE COMPANY	9.01%	\$7,356,845	\$7,875,635	\$3,262,826	\$3,659,554	46.47%
5	MEDICAL DEFENSE ASSOCIATES	9.00%	\$7,349,747	\$7,653,367	\$10,355,300	\$6,482,255	84.70%
6	CONTINENTAL CASUALTY COMPANY	8.09%	\$6,602,590	\$5,842,039	\$6,249,683	\$4,877,046	83.48%
7	INTERMED INSURANCE CO	7.67%	\$6,259,922	\$6,475,202	\$5,195,216	\$6,869,306	106.09%
8	DOCTORS COMPANY AN INTERINS EXCHANGE	4.74%	\$3,868,293	\$2,570,158	\$125,000	\$603,609	23.49%
9	TRANSPORTATION INSURANCE COMPANY	4.69%	\$3,343,372	\$2,599,593	\$4,909,999	\$3,569,039	137.29%
10	ST PAUL FIRE & MARINE INSURANCE CO	3.52%	\$2,872,135	\$4,249,516	\$863,750	\$866,793	20.40%
11	AMERICAN CASUALTY CO OF READING PA	1.68%	\$1,373,449	\$1,320,577	\$1,610,204	\$1,329,800	100.70%
12	MUTUAL ASSURANCE INC	1.66%	\$1,357,456	\$1,650,425	\$0	\$596,519	36.14%
13	CHICAGO INSURANCE COMPANY	1.45%	\$1,184,731	\$1,325,241	\$464,333	\$911,223	68.76%
14	AMERICAN CONTINENTAL INSURANCE CO	1.42%	\$1,159,689	\$1,038,364	\$12,500	\$2,801,185	269.77%
15	NCMIC INSURANCE COMPANY	1.16%	\$944,895	\$934,307	\$137,247	\$226,128	24.20%
16	ST PAUL MERCURY INSURANCE COMPANY	0.98%	\$797,739	\$1,017,932	\$818,700	-\$202,800	-19.92%
17	MEDICAL LIABILITY ALLIANCE	0.78%	\$638,583	\$543,342	\$0	\$347,501	63.96%
18	PREFERRED PHYSICIANS MEDICAL RRG INC	0.67%	\$544,796	\$609,967	\$2,600,000	\$1,873,178	307.09%
19	PREFERRED PROFESSIONAL INSURANCE COMPANY	0.66%	\$535,061	\$536,544	\$0	\$528,301	98.46%
20	ILLINOIS NATIONAL INSURANCE COMPANY	0.51%	\$419,817	\$1,253,642	\$968,232	\$494,058	39.41%
21	GULF INSURANCE COMPANY	0.45%	\$370,915	\$402,622	\$17,000	\$112,954	28.05%
22	LEGION INSURANCE COMPANY	0.45%	\$365,588	\$385,247	\$0	\$504,875	131.05%
23	ZURICH INSURANCE COMPANY	0.41%	\$338,328	\$251,277	\$4,576,217	\$6,287,912	2502.38%
24	PHARMACISTS MUTUAL INSURANCE COMPANY	0.38%	\$307,194	\$297,868	\$0	-\$301,340	-101.17%
25	CINCINNATI INS CO THE	0.35%	\$288,043	\$340,456	\$397,079	\$297,515	87.39%
26	FRONTIER INSURANCE COMPANY	0.33%	\$268,169	\$257,543	\$96,875	\$153,255	59.51%
27	CIGNA FIRE UNDERWRITERS INS CO	0.24%	\$197,161	\$219,607	\$105,234	\$114,816	52.28%
28	AMERICAN HOME ASSURANCE COMPANY	0.21%	\$175,000	\$1,343,934	\$0	\$26,850	2.00%
29	CONTINENTAL INSURANCE COMPANY THE	0.18%	\$150,798	\$329,612	\$6,066,985	-\$6,731,938	-2042.38%
30	CHURCH MUTUAL INSURANCE COMPANY	0.18%	\$143,756	\$169,387	\$100,000	-\$81,792	-48.29%
31	FIRST SPECIALTY INSURANCE CORPORATION	0.16%	\$130,465	\$103,969	\$0	\$54,986	52.89%
32	CIGNA INSURANCE COMPANY	0.15%	\$124,663	\$93,140	\$625	\$115,963	124.50%
33	NATIONAL CASUALTY COMPANY	0.14%	\$115,415	\$61,695	\$0	\$10,554	17.11%
34	LAWRENCEVILLE PROPERTY AND CASUALTY	0.13%	\$108,511	\$576,761	\$0	\$447,161	77.53%
35	TIG INSURANCE COMPANY	0.12%	\$100,610	\$84,087	\$0	-\$58,928	-70.08%
36	BANKERS STANDARD INSURANCE COMPANY	0.10%	\$83,289	\$146,702	\$0	-\$6,098	-4.16%
37	GRANITE STATE INSURANCE COMPANY	0.07%	\$60,924	\$61,419	\$0	\$3,921	6.38%
38	RELIANCE INSURANCE COMPANY	0.07%	\$59,356	\$64,670	\$0	\$47,958	74.16%
39	KANSAS MEDICAL MUTUAL INS CO	0.07%	\$54,256	\$54,256	\$0	\$25,119	46.30%
40	GENERAL INSURANCE CO OF AMERICA	0.06%	\$46,609	\$15,259	\$0	\$403	2.64%
41	FREMONT INDEMNITY COMPANY	0.04%	\$35,501	\$49,731	\$0	\$0	0.00%
42	ACCEPTANCE INDEMNITY INSURANCE CO	0.04%	\$33,842	\$1,410	\$0	\$487	34.54%
43	OHIC INSURANCE COMPANY	0.04%	\$30,461	\$16,483	\$0	\$11,505	69.80%
44	PHYSICIANS DEFENSE ASSOCIATION	0.03%	\$20,450	\$20,450	\$20,000	-\$157,281	-769.10%
45	VIRGINIA INSURANCE RECIPROCAL	0.02%	\$19,808	\$9,482	\$0	\$1,000	10.55%
46	AMERICAN ECONOMY INSURANCE COMPANY	0.02%	\$16,635	\$15,848	\$0	\$0	0.00%
47	NATIONAL UNION FIRE INS CO OF PITTSBURG	0.02%	\$15,527	\$1,239,844	\$20,818	\$446,878	36.04%
48	RELIANCE NATIONAL INDEMNITY COMPANY	0.02%	\$13,826	\$7,982	\$0	-\$21,087	-264.18%
49	INSURANCE COMPANY OF NORTH AMERICA	0.01%	\$5,998	\$5,636	\$197,500	\$11,863	210.49%
50	ST PAUL PROPERTY & CASUALTY INS CO	0.01%	\$4,903	\$3,652	\$0	\$1,838	50.33%
51	NATIONAL FIRE INS CO OF HARTFORD	0.01%	\$4,353	\$31,860	\$157,099	-\$29,047	-91.17%
52	AMERICAN STATES INSURANCE COMPANY	0.00%	\$3,336	\$3,430	\$0	\$0	0.00%
53	PROFESSIONAL LIABILITY INSURANCE CO	0.00%	\$1,579	\$288,954	\$97,500	\$885,087	306.31%
54	INSURANCE CO OF THE STATE OF PA	0.00%	\$1,080	\$1,245	\$0	-\$8,489	-681.85%
55	GUARANTY NATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$3,859	N/A

**1998 PROPERTY/CASUALTY INSURANCE  
TOTAL MEDICAL MALPRACTICE**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
56	SAVERS PROPERTY & CASUALTY INS CO	0.00%	\$0	\$0	\$0	-\$89	N/A
57	GREAT AMERICAN INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$103,000	N/A
58	TRAVELERS CASUALTY AND SURETY CO	0.00%	\$0	\$0	\$0	-\$536,979	N/A
59	HARTFORD FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$25,000	N/A
60	ARGONAUT MIDWEST INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$2,000,000	N/A
61	FEDERAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$6,880	N/A
62	SEA INSURANCE CO OF AMERICA THE	0.00%	\$0	\$0	\$0	-\$371	N/A
63	VIGILANT INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$19,818	N/A
64	CLARENDON NATIONAL INS CO	0.00%	\$0	\$0	\$240,000	\$75,093	N/A
65	CENTURY INDEMNITY COMPANY	0.00%	\$0	\$0	\$192,915	\$191,750	N/A
66	KANSAS CITY FIRE & MARINE INS CO	0.00%	\$0	\$0	\$0	-\$483,897	N/A
67	INTERNATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$272,539	N/A
68	NORTH RIVER INSURANCE COMPANY THE	0.00%	\$0	\$0	\$0	-\$4,744	N/A
69	UNITED STATES FIRE INSURANCE CO	0.00%	\$0	\$0	\$0	-\$85,392	N/A
70	WESTCHESTER FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$6,541	N/A
71	HARTFORD ACCIDENT & INDEMNITY CO	0.00%	\$0	\$0	\$0	-\$135	N/A
72	PACIFIC EMPLOYERS INSURANCE COMPANY	0.00%	\$0	\$14,196	\$363	\$252,676	1779.91%
73	INTERSTATE INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	-\$10,619	N/A
74	ST PAUL GUARDIAN INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$140	N/A
75	TRAVELERS INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	\$66,552	N/A
76	TRAVELERS INDEMNITY CO OF ILLINOIS	0.00%	\$0	\$0	\$0	-\$121,642	N/A
77	TRAVELERS INDEMNITY CO OF CONNECTICUT	0.00%	\$0	\$0	\$0	-\$386,490	N/A
78	UNITED STATES FIDELITY & GUARANTY CO	0.00%	\$0	\$0	\$0	\$75	N/A
79	HARTFORD CASUALTY INS CO	0.00%	\$0	\$0	\$0	\$0	N/A
80	HARTFORD UNDERWRITERS INSURANCE CO	0.00%	\$0	\$0	\$0	\$0	N/A
81	WESTPORT INSURANCE CORPORATION	0.00%	\$0	\$2,820	\$0	\$2,546	90.28%
82	HARTFORD INSURANCE CO OF MIDWEST THE	0.00%	\$0	\$0	\$0	\$0	N/A
83	MARKEL INSURANCE COMPANY	0.00%	\$0	\$12,464	\$0	-\$142	-1.14%
84	AMERICAN ZURICH INSURANCE COMPANY	0.00%	\$0	\$0	\$75,097	\$21,531	N/A
85	RELiance NATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$1,364	N/A
86	INDEMNITY INSURANCE CO OF NORTH AMERICA	0.00%	\$0	\$0	\$0	\$0	N/A
87	AMERICAN GUARANTEE & LIABILITY INS CO	0.00%	-\$1,826	\$13,319	\$8,500	-\$12,986	-97.50%
88	FIREMANS FUND INSURANCE COMPANY	-0.06%	-\$52,793	-\$86,231	\$0	\$59,774	-69.32%
89	FIREMANS FUND INS CO OF WISCONSIN	-0.09%	-\$75,000	-\$75,000	\$0	-\$16,485	21.98%
90	TWIN CITY FIRE INS CO	-0.36%	-\$295,695	-\$290,767	\$132,000	-\$18,000	6.19%
TOTAL		100.00%	\$81,659,276	\$88,559,722	\$70,653,953	\$48,185,927	54.41%

**TOTAL  
HOMEOWNERS  
INSURANCE**



**1998 PROPERTY/CASUALTY INSURANCE  
TOTAL HOMEOWNERS**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	STATE FARM FIRE AND CASUALTY CO	25.40%	\$151,010,606	\$148,472,573	\$66,988,089	\$68,113,994	45.88%
2	AMERICAN FAMILY MUTUAL INS CO	17.97%	\$106,830,072	\$101,005,760	\$77,596,882	\$81,898,505	81.08%
3	SHELTER MUTUAL INSURANCE CO	6.51%	\$38,724,068	\$37,333,856	\$22,175,083	\$23,417,042	62.72%
4	MID CENTURY INSURANCE COMPANY	4.95%	\$29,411,012	\$28,596,295	\$19,534,654	\$20,464,651	71.56%
5	ALLSTATE INSURANCE COMPANY	4.11%	\$24,410,503	\$23,222,875	\$11,466,205	\$11,861,172	51.08%
6	SAFECO INSURANCE CO OF AMERICA	3.76%	\$22,355,891	\$22,239,744	\$12,671,196	\$13,348,897	60.02%
7	FIRE INSURANCE EXCHANGE	3.25%	\$19,355,160	\$17,830,368	\$12,248,304	\$13,423,857	75.29%
8	FARM BUREAU TOWN & COUNTRY INS CO OF MO	2.20%	\$13,060,757	\$12,785,993	\$9,998,972	\$11,448,105	89.54%
9	TRANSPORTATION INSURANCE COMPANY	1.78%	\$10,598,476	\$9,890,551	\$6,376,846	\$5,942,432	60.08%
10	AMERICAN STATES PREFERRED INS CO	1.35%	\$8,038,674	\$8,182,919	\$5,019,239	\$5,435,799	66.43%
11	CAMERON MUTUAL INSURANCE COMPANY	1.26%	\$7,470,114	\$7,561,421	\$5,762,782	\$5,232,008	69.19%
12	AUTO CLUB FAMILY INSURANCE COMPANY	1.26%	\$7,463,982	\$6,814,148	\$2,993,561	\$3,133,217	45.98%
13	UNITED SERVICES AUTOMOBILE ASSOCIATION	1.25%	\$7,449,835	\$7,205,146	\$2,806,901	\$2,445,943	33.95%
14	HARTFORD UNDERWRITERS INSURANCE CO	1.23%	\$7,311,296	\$7,064,509	\$4,455,511	\$4,430,323	62.71%
15	LIBERTY MUTUAL FIRE INSURANCE CO	1.04%	\$6,164,436	\$5,941,891	\$5,647,646	\$5,754,997	96.85%
16	ECONOMY PREFERRED INSURANCE COMPANY	0.87%	\$5,177,709	\$4,837,066	\$3,138,149	\$3,214,413	66.45%
17	CONTINENTAL INSURANCE COMPANY THE	0.85%	\$5,034,590	\$3,370,159	\$1,971,375	\$2,095,576	62.18%
18	STANDARD FIRE INSURANCE COMPANY	0.79%	\$4,723,978	\$3,112,390	\$1,835,794	\$2,447,659	78.64%
19	AMERICAN NATIONAL PROPERTY & CASUALTY C	0.68%	\$4,070,184	\$3,793,568	\$2,829,838	\$3,457,755	91.15%
20	PRUDENTIAL PROPERTY & CASUALTY INS CO	0.65%	\$3,867,540	\$3,995,792	\$2,796,771	\$4,020,618	100.62%
21	FARMERS INSURANCE EXCHANGE	0.63%	\$3,729,075	\$3,677,051	\$2,881,477	\$2,960,990	80.53%
22	SECURA INSURANCE A MUTUAL COMPANY	0.61%	\$3,636,558	\$3,703,282	\$2,177,916	\$2,412,178	65.14%
23	AUTO OWNERS INSURANCE CO MUTUAL	0.61%	\$3,636,141	\$3,355,015	\$1,494,666	\$2,025,759	60.38%
24	ALLIED PROPERTY & CASUALTY INS CO	0.60%	\$3,546,253	\$3,297,803	\$1,799,681	\$1,799,212	54.56%
25	VIGILANT INSURANCE COMPANY	0.57%	\$3,406,934	\$3,564,850	\$1,563,585	\$1,405,949	39.44%
26	COLUMBIA MUTUAL INSURANCE CO	0.56%	\$3,357,134	\$3,136,231	\$1,612,177	\$1,699,153	54.18%
27	CINCINNATI INS CO THE	0.54%	\$3,200,557	\$2,730,633	\$1,657,405	\$2,745,481	100.54%
28	PACIFIC INDEMNITY COMPANY	0.50%	\$2,993,888	\$2,919,570	\$1,760,109	\$1,953,921	66.92%
29	FIREMANS FUND INSURANCE COMPANY	0.48%	\$2,840,243	\$2,747,056	\$1,404,524	\$928,894	33.81%
30	STATE AUTO PROPERTY & CASUALTY INS CO	0.47%	\$2,802,417	\$2,823,425	\$2,005,146	\$1,848,050	65.45%
31	NATIONWIDE MUTUAL INSURANCE COMPANY	0.44%	\$2,638,242	\$2,549,492	\$2,186,164	\$2,460,563	96.51%
32	FARMERS AND MERCHANTS INSURANCE CO	0.41%	\$2,458,762	\$3,075,510	\$2,483,189	\$2,330,915	75.79%
33	AMERICAN FAMILY HOME INSURANCE CO	0.41%	\$2,447,424	\$2,217,100	\$1,418,241	\$1,556,693	70.21%
34	AMERICAN ECONOMY INSURANCE COMPANY	0.40%	\$2,380,800	\$2,563,946	\$926,644	\$1,051,719	41.02%
35	METROPOLITAN PROPERTY & CASUALTY INS CO	0.40%	\$2,378,837	\$2,462,172	\$1,903,128	\$1,930,003	78.39%
36	USAA CASUALTY INSURANCE COMPANY	0.40%	\$2,376,577	\$2,200,457	\$940,370	\$1,160,768	52.75%
37	ST PAUL GUARDIAN INSURANCE COMPANY	0.37%	\$2,178,133	\$2,353,087	\$2,699,316	\$2,539,266	107.91%
38	COLUMBIA NATIONAL INSURANCE COMPANY	0.35%	\$2,083,612	\$1,733,612	\$1,405,499	\$1,535,469	88.57%
39	LITITZ MUTUAL INSURANCE COMPANY	0.34%	\$2,044,288	\$1,946,535	\$1,079,488	\$1,306,022	67.09%
40	AMERICAN AUTOMOBILE INSURANCE CO	0.34%	\$2,043,178	\$1,819,531	\$640,159	\$601,259	33.04%
41	ATLANTIC MUTUAL INSURANCE COMPANY	0.34%	\$2,010,371	\$1,830,472	\$714,631	\$754,343	41.21%
42	GREAT NORTHERN INSURANCE COMPANY	0.33%	\$1,981,612	\$1,695,940	\$1,908,453	\$2,880,650	169.86%
43	STATE FARM GENERAL INSURANCE CO	0.33%	\$1,959,852	\$2,460,890	\$1,709,843	\$799,556	32.49%
44	MILLERS MUTUAL INSURANCE ASSOCIATION	0.28%	\$1,651,181	\$1,715,809	\$1,372,956	\$1,462,421	85.23%
45	GUIDANT MUTUAL INSURANCE CO	0.28%	\$1,640,758	\$1,664,125	\$1,623,653	\$1,472,953	88.51%
46	NORTHERN ASSURANCE CO OF AMERICA	0.27%	\$1,628,530	\$1,630,038	\$1,111,077	\$1,192,652	73.17%
47	GENERAL CASUALTY CO OF WISCONSIN	0.27%	\$1,611,787	\$1,594,007	\$915,095	\$796,718	49.98%
48	ECONOMY FIRE & CASUALTY COMPANY	0.27%	\$1,592,821	\$1,545,224	\$764,187	\$583,421	37.76%
49	PENNSYLVANIA GENERAL INSURANCE CO	0.26%	\$1,566,794	\$1,566,127	\$1,239,092	\$1,431,846	91.43%
50	AMERICAN EMPLOYERS INSURANCE CO	0.25%	\$1,478,565	\$1,478,237	\$1,080,230	\$1,208,884	81.78%
51	MILLERS CLASSIFIED INSURANCE COMPANY	0.24%	\$1,427,614	\$1,452,095	\$785,307	\$612,825	42.20%
52	DEPOSITORS INSURANCE COMPANY	0.24%	\$1,422,310	\$1,111,136	\$625,067	\$924,576	83.21%
53	AMERICAN MOTORISTS INSURANCE CO	0.23%	\$1,397,379	\$1,601,303	\$974,260	\$809,662	50.56%
54	COUNTRY MUTUAL INSURANCE COMPANY	0.23%	\$1,375,495	\$1,301,814	\$732,513	\$837,902	64.36%
55	EMPLOYERS FIRE INSURANCE COMPANY	0.23%	\$1,354,749	\$1,399,248	\$1,310,288	\$914,689	65.37%

1998 PROPERTY/CASUALTY INSURANCE  
TOTAL HOMEOWNERS

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
56	AMERICAN STATES INSURANCE COMPANY	0.23%	\$1,347,359	\$1,440,511	\$564,909	\$497,334	34.52%
57	ASSOCIATED INDEMNITY CORPORATION	0.21%	\$1,223,374	\$1,298,706	\$324,375	\$258,873	19.93%
58	OMAHA PROPERTY AND CASUALTY INS CO	0.19%	\$1,140,329	\$1,000,348	\$652,056	\$623,943	62.37%
59	SENTRY INSURANCE A MUTUAL COMPANY	0.19%	\$1,136,279	\$1,132,742	\$856,159	\$1,065,670	94.08%
60	WEST AMERICAN INSURANCE COMPANY	0.19%	\$1,113,978	\$1,268,625	\$753,110	\$602,464	47.49%
61	FEDERAL INSURANCE COMPANY	0.18%	\$1,053,750	\$1,035,132	\$258,653	\$233,570	22.56%
62	AUTOMOBILE INS CO OF HARTFORD CT	0.18%	\$1,049,940	\$653,839	\$426,333	\$626,385	95.80%
63	HAWKEYE SECURITY INSURANCE COMPANY	0.16%	\$960,222	\$908,528	\$359,354	\$325,010	35.77%
64	AMERICAN INSURANCE COMPANY THE	0.14%	\$857,260	\$721,514	\$256,055	\$695,680	96.42%
65	ALLIANCE INSURANCE COMPANY INC	0.13%	\$797,413	\$826,121	\$390,311	\$342,304	41.44%
66	UNION INSURANCE CO OF PROVIDENCE	0.13%	\$756,125	\$650,927	\$388,283	\$694,813	106.74%
67	GENERAL ACCIDENT INS CO OF AMERICA	0.12%	\$738,215	\$724,067	\$650,638	\$612,680	84.62%
68	VALIANT INS CO	0.12%	\$706,704	\$1,018,484	\$1,060,344	\$1,117,629	109.73%
69	UNIVERSAL FIRE & CASUALTY INS CO	0.11%	\$675,163	\$683,625	\$251,271	\$377,900	55.28%
70	ALLSTATE INDEMNITY COMPANY	0.11%	\$638,050	\$467,771	\$372,086	\$569,790	121.81%
71	MENDOTA INSURANCE COMPANY	0.11%	\$633,880	\$353,017	\$200,520	\$213,534	60.49%
72	UNITED FIRE AND CASUALTY COMPANY	0.11%	\$629,441	\$615,631	\$190,901	\$194,001	31.51%
73	ARMED FORCES INSURANCE EXCHANGE	0.10%	\$617,761	\$619,038	\$177,065	\$155,157	25.06%
74	CITIZENS INS CO OF AMERICA	0.10%	\$597,232	\$861,605	\$532,984	\$57,420	-6.66%
75	TRAVELERS INDEMNITY CO OF ILLINOIS	0.10%	\$577,577	\$477,625	\$289,650	\$448,184	93.84%
76	FEDERATED MUTUAL INSURANCE COMPANY	0.10%	\$576,370	\$568,502	\$321,066	\$242,869	42.72%
77	HARTFORD CASUALTY INS CO	0.10%	\$571,415	\$507,246	\$282,471	\$328,567	64.77%
78	METROPOLITAN GROUP PROP & CAS INS CO	0.09%	\$558,244	\$507,895	\$303,877	\$356,035	70.10%
79	SECURITY NATIONAL INSURANCE COMPANY	0.09%	\$520,968	\$493,508	\$244,350	\$259,007	52.48%
80	AMERICAN STATES INSURANCE CO TX	0.09%	\$507,052	\$547,258	\$238,578	\$231,725	42.34%
81	FARMERS ALLIANCE MUTUAL INS CO	0.08%	\$504,431	\$555,612	\$121,859	\$112,575	20.26%
82	NATIONWIDE MUTUAL FIRE INSURANCE CO	0.08%	\$501,132	\$511,633	\$180,253	\$98,338	19.22%
83	FIDELITY AND GUARANTY INSURANCE COMPANY	0.08%	\$499,435	\$567,253	\$233,741	\$198,197	34.94%
84	AMERICAN FIRE & CASUALTY COMPANY	0.07%	\$418,108	\$490,420	\$202,711	\$201,345	41.06%
85	PHOENIX INSURANCE COMPANY THE	0.07%	\$405,710	\$939,531	\$1,034,381	\$1,396,569	148.65%
86	MINNESOTA FIRE AND CASUALTY COMPANY	0.06%	\$380,012	\$363,456	\$359,432	\$245,297	67.49%
87	ASSURANCE COMPANY OF AMERICA	0.06%	\$372,942	\$495,520	\$576,704	\$463,260	93.49%
88	EMCASCO INSURANCE COMPANY	0.06%	\$371,108	\$323,583	\$95,542	\$114,070	35.25%
89	UNITED STATES FIDELITY & GUARANTY CO	0.06%	\$351,255	\$397,364	\$268,051	\$198,561	49.97%
90	TRAVELERS INDEMNITY CO OF AMERICA	0.06%	\$341,424	\$209,377	\$157,458	\$258,828	123.62%
91	AMERICAN INTERNATIONAL INS CO	0.05%	\$320,730	\$200,220	\$32,938	\$50,339	25.14%
92	HORACE MANN INSURANCE COMPANY	0.05%	\$311,033	\$313,552	\$204,762	\$217,341	69.32%
93	OHIO CASUALTY INSURANCE COMPANY	0.05%	\$305,945	\$369,962	\$189,998	\$401,037	108.40%
94	MASSACHUSETTS BAY INS CO	0.05%	\$304,114	\$420,841	\$372,529	\$355,554	84.49%
95	AMERICAN MODERN HOME INSURANCE CO	0.05%	\$301,890	\$343,501	\$277,880	\$304,783	88.73%
96	TRUSTGARD INSURANCE COMPANY	0.05%	\$301,041	\$316,705	\$312,953	\$436,739	137.90%
97	NATIONAL GENERAL INS CO	0.05%	\$293,673	\$295,488	\$100,604	\$100,428	33.99%
98	AMERICAN BANKERS INS CO OF FLORIDA	0.05%	\$291,266	\$284,789	\$178,475	\$111,399	39.12%
99	AMICA MUTUAL INSURANCE COMPANY	0.05%	\$290,928	\$280,433	\$212,747	\$-111,561	-39.78%
100	CHARTER OAK FIRE INSURANCE CO THE	0.05%	\$275,047	\$428,855	\$535,550	\$559,834	130.54%
101	PHARMACISTS MUTUAL INSURANCE COMPANY	0.05%	\$269,680	\$260,592	\$99,627	\$108,425	41.61%
102	CONTINENTAL WESTERN INSURANCE CO	0.04%	\$267,481	\$271,195	\$154,449	\$177,045	65.28%
103	FIDELITY AND CASUALTY CO OF NY	0.04%	\$248,401	\$1,337,334	\$922,802	\$745,890	55.77%
104	COMMERCIAL UNION INSURANCE COMPANY	0.04%	\$245,761	\$252,908	\$97,684	\$101,574	40.16%
105	TEACHERS INSURANCE COMPANY	0.04%	\$227,738	\$199,161	\$89,933	\$148,083	74.35%
106	TWIN CITY FIRE INS CO	0.03%	\$203,775	\$202,414	\$79,499	\$105,278	52.01%
107	HARTFORD FIRE INSURANCE COMPANY	0.03%	\$199,420	\$218,423	\$96,664	\$109,779	50.26%
108	HANOVER INSURANCE COMPANY THE	0.03%	\$180,574	\$238,773	\$135,078	\$75,382	31.57%
109	FIRST EXCESS AND REINSURANCE CORP	0.03%	\$179,260	\$158,896	\$128,219	\$151,750	95.50%
110	AMERICAN NATIONAL GENERAL INS CO	0.03%	\$176,009	\$164,156	\$141,134	\$159,994	97.46%



1998 PROPERTY/CASUALTY INSURANCE  
TOTAL HOMEOWNERS

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
111	MARKEL AMERICAN INSURANCE COMPANY	0.03%	\$172,498	\$146,948	\$6,396	\$19,294	13.13%
112	TRINITY UNIVERSAL INS CO OF KANSAS INC	0.03%	\$164,003	\$159,327	\$73,539	\$65,429	41.07%
113	NORTHLAND INSURANCE COMPANY	0.03%	\$163,561	\$176,696	\$60,941	\$18,308	10.36%
114	REGENT INSURANCE COMPANY	0.02%	\$144,484	\$174,988	\$46,026	\$-10,785	-6.16%
115	COLONIAL PENN INSURANCE COMPANY	0.02%	\$134,073	\$247,875	\$203,744	\$211,063	85.15%
116	AMEX ASSURANCE COMPANY	0.02%	\$130,364	\$116,950	\$42,172	\$44,407	37.97%
117	CENTENNIAL INSURANCE COMPANY	0.02%	\$129,655	\$133,458	\$28,669	\$28,830	21.60%
118	BROTHERHOOD MUTUAL INSURANCE CO	0.02%	\$121,641	\$120,997	\$160,083	\$191,099	157.94%
119	EMPLOYERS MUTUAL CASUALTY COMPANY	0.02%	\$109,801	\$102,593	\$35,352	\$91,239	88.93%
120	TRAVELERS INDEMNITY COMPANY	0.02%	\$109,769	\$284,478	\$190,040	\$225,296	79.20%
121	CALIFORNIA CASUALTY INSURANCE CO	0.02%	\$104,332	\$90,193	\$82,231	\$59,016	65.43%
122	AEGIS SECURITY INSURANCE COMPANY	0.02%	\$102,794	\$111,918	\$40,048	\$41,048	36.68%
123	CHURCH MUTUAL INSURANCE COMPANY	0.02%	\$101,953	\$98,804	\$46,019	\$52,685	53.32%
124	TRAVELERS INDEMNITY CO OF CONNECTICUT	0.01%	\$88,998	\$214,876	\$336,123	\$141,791	65.99%
125	ELECTRIC INSURANCE COMPANY	0.01%	\$82,365	\$76,202	\$46,756	\$42,356	55.58%
126	BANKERS STANDARD INSURANCE COMPANY	0.01%	\$80,237	\$82,540	\$121,896	\$116,049	140.60%
127	MARYLAND CASUALTY COMPANY	0.01%	\$59,308	\$89,889	\$58,764	\$14,377	15.99%
128	CALIFORNIA CASUALTY INDEMNITY EXCHANGE	0.01%	\$54,251	\$47,346	\$13,635	\$17,181	36.29%
129	ECONOMY PREMIER ASSURANCE COMPANY	0.01%	\$48,570	\$43,958	\$11,225	\$6,040	13.74%
130	GLENS FALLS INSURANCE COMPANY THE	0.01%	\$36,333	\$284,099	\$773,647	\$965,126	339.71%
131	INDEMNITY INSURANCE CO OF NORTH AMERICA	0.01%	\$35,520	\$36,314	\$3,119	\$3,035	8.36%
132	INTERSTATE INDEMNITY COMPANY	0.01%	\$30,969	\$18,608	\$27,901	\$33,382	179.40%
133	TRINITY UNIVERSAL INSURANCE COMPANY	0.01%	\$30,723	\$30,066	\$76,928	\$23,598	78.49%
134	BALBOA INSURANCE COMPANY	0.00%	\$27,600	\$39,873	\$5,338	\$3,590	9.00%
135	FOREMOST INSURANCE CO	0.00%	\$24,592	\$4,224	\$350	\$350	8.29%
136	TRI STATE INSURANCE COMPANY	0.00%	\$22,642	\$32,128	\$5,527	\$-15,319	-47.68%
137	SHELTER GENERAL INS CO	0.00%	\$21,386	\$20,900	\$15,418	\$16,974	81.22%
138	HARTFORD ACCIDENT & INDEMNITY CO	0.00%	\$19,198	\$14,907	\$1,200	\$1,252	8.40%
139	GUIDANT AMERICA INSURANCE CO	0.00%	\$18,569	\$21,102	\$45,784	\$3,524	16.70%
140	GUIDANT SPECIALTY MUTUAL INSURANCE CO	0.00%	\$18,309	\$19,309	\$10,731	\$13,158	68.14%
141	NATIONAL CASUALTY COMPANY	0.00%	\$16,642	\$19,049	\$3,928	\$-7,688	-40.36%
142	AMCO INSURANCE COMPANY	0.00%	\$12,650	\$12,341	\$3,780	\$3,780	30.63%
143	KANSAS CITY FIRE & MARINE INS CO	0.00%	\$11,761	\$144,927	\$131,640	\$255,019	175.96%
144	MUTUAL FIRE AND STORM INSURANCE CO	0.00%	\$10,825	\$10,525	\$5,275	\$5,275	50.12%
145	MERASTAR INSURANCE COMPANY	0.00%	\$9,876	\$9,714	\$515	\$887	9.13%
146	CHURCH INSURANCE CO THE	0.00%	\$9,292	\$9,189	\$0	\$5,000	54.41%
147	DIAMOND STATE INSURANCE COMPANY	0.00%	\$8,053	\$4,651	\$3,654	\$3,654	78.56%
148	AFFILIATED FM INSURANCE COMPANY	0.00%	\$7,229	\$6,957	\$6,857	\$6,010	86.39%
149	AMERICAN INDEMNITY COMPANY	0.00%	\$6,864	\$6,819	\$2,405	\$2,405	35.27%
150	AMERICAN RELIABLE INSURANCE COMPANY	0.00%	\$5,487	\$4,975	\$0	\$1,567	31.50%
151	NATIONAL LLOYDS INSURANCE COMPANY	0.00%	\$5,484	\$0	\$0	\$0	N/A
152	FOREMOST SIGNATURE INSURANCE COMPANY	0.00%	\$4,070	\$1,600	\$5,382	\$5,382	336.38%
153	AMERICAN FIRE AND INDEMNITY COMPANY	0.00%	\$3,921	\$4,160	\$2,631	\$2,631	63.25%
154	VESTA FIRE INSURANCE CORP	0.00%	\$3,564	\$1,880	\$380	\$540	28.72%
155	AMERICAN PROTECTION INSURANCE CO	0.00%	\$3,219	\$3,473	\$0	\$0	0.00%
156	CINCINNATI INDEMNITY COMPANY INC	0.00%	\$2,376	\$2,910	\$2,632	\$2,747	94.40%
157	UNITED SECURITY INSURANCE COMPANY	0.00%	\$2,124	\$15,897	\$9,907	\$2,627	16.53%
158	TEXAS GENERAL INDEMNITY COMPANY	0.00%	\$1,729	\$1,826	\$0	\$0	0.00%
159	TRADERS INSURANCE COMPANY	0.00%	\$1,173	\$43,406	\$5,417	\$-11,556	-26.62%
160	AMERICAN SPIRIT INSURANCE COMPANY	0.00%	\$1,135	\$1,539	\$520	\$-424	-27.55%
161	JEFFERSON INSURANCE CO OF NEW YORK	0.00%	\$910	\$14,856	\$2,199	\$-2,803	-18.87%
162	TIG INSURANCE COMPANY	0.00%	\$867	\$851	\$-449	\$-488	-57.34%
163	AMERICAN CENTRAL INSURANCE COMPANY	0.00%	\$818	\$818	\$0	\$0	0.00%
164	MGA INSURANCE COMPANY INC.	0.00%	\$514	\$107	\$0	\$0	0.00%
165	AMERICAN CASUALTY CO OF READING PA	0.00%	\$466	\$466	\$79,092	\$-53,101	-11395.06%

1998 PROPERTY/CASUALTY INSURANCE  
TOTAL HOMEOWNERS

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
166	INSURANCE COMPANY OF NORTH AMERICA	0.00%	\$370	\$349	\$0	\$0	0.00%
167	TOKIO MARINE AND FIRE INS CO LTD (US BR	0.00%	\$302	\$750	\$0	-\$23	-3.07%
168	CINCINNATI CASUALTY COMPANY THE	0.00%	\$163	\$1,019	\$0	\$36	3.53%
169	YASUDA FIRE & MARINE INS CO OF AMER TH	0.00%	\$103	\$110	\$0	-\$3	-2.73%
170	COUNTRY CASUALTY INS CO	0.00%	\$23	\$58	\$0	-\$1	-1.72%
171	TRAVELERS CASUALTY AND SURETY CO	0.00%	\$0	\$0	\$0	\$294	N/A
172	COMMERCE AND INDUSTRY INSURANCE CO	0.00%	\$0	\$0	\$0	-\$2,696	N/A
173	NATIONAL UNION FIRE INS CO OF PITTSBURG	0.00%	\$0	\$0	\$0	\$17	N/A
174	CONTINENTAL CASUALTY COMPANY	0.00%	\$0	\$0	\$4,497	\$10,264	N/A
175	NATIONAL FIRE INS CO OF HARTFORD	0.00%	\$0	\$0	\$0	-\$1,998	N/A
176	VALLEY FORGE INSURANCE COMPANY	0.00%	\$0	\$0	\$628	-\$5,286	N/A
177	CENTURY INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	\$25,104	N/A
178	BOSTON OLD COLONY INSURANCE COMPANY	0.00%	\$0	\$4,045	\$171,937	\$95,020	2349.07%
179	COUNTRY PREFERRED INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$2,134	N/A
180	INTERNATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$13,369	N/A
181	NORTH RIVER INSURANCE COMPANY THE	0.00%	\$0	\$0	\$0	-\$272,185	N/A
182	UNITED STATES FIRE INSURANCE CO	0.00%	\$0	\$0	\$0	\$2,482	N/A
183	WESTCHESTER FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$26,818	N/A
184	JOHN DEERE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$11	N/A
185	GOVERNMENT EMPLOYEES INSURANCE CO	0.00%	\$0	\$0	\$0	-\$3	N/A
186	AMERICAN NATIONAL FIRE INSURANCE CO	0.00%	\$0	\$0	\$0	-\$112	N/A
187	GULF INSURANCE COMPANY	0.00%	\$0	\$0	\$319	\$319	N/A
188	PACIFIC EMPLOYERS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$958	N/A
189	NEW HAMPSHIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$5,000	N/A
190	PROVIDENCE WASHINGTON INSURANCE CO	0.00%	\$0	\$0	\$0	\$1,285	N/A
191	BLUE RIDGE INSURANCE COMPANY	0.00%	\$0	\$0	\$11,185	-\$3,092	N/A
192	VANGUARD INSURANCE COMPANY	0.00%	\$0	\$0	\$1,284	-\$390,716	N/A
193	AMERICAN AND FOREIGN INSURANCE CO	0.00%	\$0	\$0	\$0	-\$11	N/A
194	ROYAL INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	-\$4	N/A
195	ST PAUL FIRE & MARINE INSURANCE CO	0.00%	\$0	\$0	\$0	-\$5	N/A
196	FIDELITY & GUARANTY INS UNDERWRITERS	0.00%	\$0	\$0	\$0	\$21	N/A
197	WORLDWIDE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$111	N/A
198	ROYAL INSURANCE COMPANY OF AMERICA	0.00%	\$0	\$0	\$0	-\$7	N/A
199	NIAGARA FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$2,312	N/A
200	FIREMANS FUND INS CO OF WISCONSIN	0.00%	\$0	\$0	\$0	\$264	N/A
201	HARTFORD INSURANCE CO OF MIDWEST THE	0.00%	\$0	\$0	\$181	\$181	N/A
202	TRAVELERS PROPERTY CASUALTY INSURANCE CO OF ILL	0.00%	\$0	\$0	\$0	-\$111	N/A
203	REPUBLIC INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$2,599	N/A
204	MARKEL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$278	N/A
205	EQUITY MUTUAL INSURANCE COMPANY	0.00%	-\$157	-\$157	\$26,527	\$67,234	-42824.20%
206	SHELBY CASUALTY INSURANCE COMPANY	0.00%	-\$196	\$146	\$1,356	\$4,458	3053.42%
207	INTEGON NATIONAL INSURANCE COMPANY	0.00%	-\$425	-\$425	\$0	-\$199	46.82%
208	GRAIN DEALERS MUTUAL INSURANCE CO	0.00%	-\$741	\$27,526	\$5,099	\$3,728	13.54%
209	NORTHERN INSURANCE CO OF NEW YORK	0.00%	-\$1,687	-\$345	\$168	\$23	-6.67%
210	AMERISURE INSURANCE COMPANY	0.00%	-\$3,979	\$76,738	\$141,233	\$30,234	39.40%
211	MICHIGAN MUTUAL INSURANCE COMPANY	0.00%	-\$4,296	\$12,580	\$55,476	\$822	6.53%
212	TIG PREMIER INSURANCE COMPANY	0.00%	-\$6,632	\$11,577	\$1,442	-\$46,032	-397.62%
TOTAL		100.00%	\$594,633,573	\$576,472,532	\$350,415,089	\$365,255,109	63.36%

**TOTAL  
PRIVATE PASSENGER  
AUTO INSURANCE**



**1998 PROPERTY/CASUALTY INSURANCE  
TOTAL PRIVATE PASSENGER AUTO**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	STATE FARM MUTUAL AUTOMOBILE INS CO	21.86%	\$482,940,205	\$486,117,449	\$316,889,730	\$305,598,513	62.87%
2	AMERICAN FAMILY MUTUAL INS CO	13.74%	\$303,424,817	\$294,982,356	\$187,240,202	\$183,585,525	62.24%
3	FARMERS INSURANCE COMPANY INC	6.52%	\$144,022,795	\$143,967,832	\$87,125,793	\$84,317,732	58.57%
4	SHELTER MUTUAL INSURANCE CO	6.45%	\$142,439,440	\$139,783,650	\$84,009,356	\$84,014,020	60.10%
5	ALLSTATE INSURANCE COMPANY	3.96%	\$87,571,950	\$85,896,882	\$47,832,858	\$45,371,838	52.82%
6	AMERICAN STANDARD INS CO OF WISCONSIN	3.84%	\$84,769,282	\$83,722,102	\$50,989,927	\$52,265,805	62.43%
7	AUTOMOBILE CLUB INTER-INS EXCHANGE	2.86%	\$63,273,770	\$62,254,726	\$37,064,057	\$38,304,303	61.53%
8	FARM BUREAU TOWN & COUNTRY INS CO OF MO	2.18%	\$48,064,799	\$47,378,740	\$32,346,703	\$35,073,037	74.03%
9	MID CENTURY INSURANCE COMPANY	1.96%	\$43,248,345	\$42,099,602	\$30,190,791	\$31,934,120	75.85%
10	PROGRESSIVE CLASSIC INSURANCE COMPANY	1.59%	\$35,072,806	\$26,209,067	\$11,164,008	\$15,679,124	59.82%
11	SAFECO INSURANCE CO OF AMERICA	1.54%	\$34,023,317	\$29,584,500	\$16,992,252	\$17,073,388	57.71%
12	ALLSTATE INDEMNITY COMPANY	1.52%	\$33,671,602	\$33,771,432	\$18,826,147	\$17,116,354	50.68%
13	STATE FARM FIRE AND CASUALTY CO	1.33%	\$29,268,376	\$28,784,033	\$19,096,316	\$18,506,025	64.29%
14	AMERICAN STATES PREFERRED INS CO	1.24%	\$27,305,433	\$27,345,964	\$17,857,389	\$19,481,109	71.24%
15	CAMERON MUTUAL INSURANCE COMPANY	1.13%	\$24,970,349	\$25,143,831	\$17,205,641	\$14,893,872	59.23%
16	UNITED SERVICES AUTOMOBILE ASSOCIATION	1.08%	\$23,792,362	\$24,096,945	\$14,612,832	\$12,890,794	53.50%
17	HARTFORD UNDERWRITERS INSURANCE CO	1.01%	\$22,377,793	\$21,753,149	\$13,726,781	\$14,352,409	65.98%
18	SHELTER GENERAL INS CO	0.81%	\$17,883,720	\$16,126,188	\$9,176,128	\$11,749,037	72.86%
19	LIBERTY MUTUAL FIRE INSURANCE CO	0.80%	\$17,719,823	\$17,648,428	\$11,576,787	\$11,643,807	65.98%
20	PROGRESSIVE NORTHWESTERN INS CO	0.79%	\$17,428,348	\$23,297,804	\$16,236,856	\$12,423,609	53.33%
21	AMERICAN NATIONAL PROPERTY & CASUALTY C	0.65%	\$14,367,729	\$13,770,008	\$9,452,206	\$9,807,098	71.22%
22	FARMERS AND MERCHANTS INSURANCE CO	0.62%	\$13,607,534	\$14,573,671	\$11,570,129	\$13,172,194	90.38%
23	USAA CASUALTY INSURANCE COMPANY	0.60%	\$13,210,187	\$13,005,140	\$8,880,920	\$7,809,120	60.05%
24	NATIONAL INSURANCE ASSOCIATION	0.58%	\$12,783,061	\$12,538,658	\$7,207,463	\$7,607,072	60.67%
25	COLUMBIA MUTUAL INSURANCE CO	0.55%	\$12,206,049	\$12,043,963	\$7,085,465	\$7,242,841	60.14%
26	GEICO GENERAL INS CO	0.54%	\$11,847,028	\$11,014,532	\$6,284,449	\$6,700,437	60.83%
27	CORNERSTONE NATIONAL INSURANCE COMPANY	0.51%	\$11,342,832	\$10,201,637	\$5,078,942	\$6,666,044	65.34%
28	DAIRYLAND INSURANCE COMPANY	0.51%	\$11,341,122	\$11,106,459	\$5,546,875	\$7,189,110	64.73%
29	GOVERNMENT EMPLOYEES INSURANCE CO	0.50%	\$11,110,757	\$11,102,440	\$7,849,150	\$6,431,552	57.93%
30	DEERBROOK INSURANCE COMPANY	0.49%	\$10,713,753	\$10,108,012	\$5,417,914	\$6,640,396	65.69%
31	CONTINENTAL INSURANCE COMPANY THE	0.48%	\$10,685,689	\$7,723,243	\$7,603,175	\$7,965,414	103.14%
32	AMERICAN ECONOMY INSURANCE COMPANY	0.46%	\$10,166,831	\$10,363,742	\$6,853,390	\$7,203,505	69.51%
33	ALLIED PROPERTY & CASUALTY INS CO	0.45%	\$9,835,356	\$8,836,908	\$5,009,498	\$6,313,365	71.44%
34	FIREMANS FUND INS CO OF MISSOURI	0.43%	\$9,507,744	\$9,387,347	\$4,683,814	\$4,125,498	43.95%
35	FIRST NATIONAL INS CO OF AMERICA	0.42%	\$9,258,814	\$9,153,539	\$5,151,015	\$5,782,684	63.17%
36	GATEWAY INSURANCE COMPANY	0.40%	\$8,871,579	\$8,720,446	\$4,633,087	\$4,997,274	57.31%
37	PROGRESSIVE CASUALTY INSURANCE CO	0.40%	\$8,765,275	\$6,550,371	\$2,529,951	\$3,290,879	50.24%
38	AUTO CLUB FAMILY INSURANCE COMPANY	0.38%	\$8,372,732	\$8,563,370	\$4,508,375	\$4,736,367	55.31%
39	WINDSOR INSURANCE COMPANY	0.36%	\$7,878,463	\$8,026,331	\$5,433,718	\$5,011,504	62.44%
40	ILLINOIS NATIONAL INSURANCE COMPANY	0.36%	\$7,843,336	\$6,910,153	\$3,243,831	\$4,893,988	70.82%
41	SAFECO INSURANCE COMPANY OF ILLINOIS	0.35%	\$7,729,849	\$9,994,536	\$6,518,569	\$6,767,801	67.72%
42	FIRST AMERICAN INSURANCE COMPANY	0.33%	\$7,301,695	\$8,396,826	\$5,287,001	\$5,656,235	67.36%
43	TRADERS INSURANCE COMPANY	0.32%	\$7,114,928	\$6,901,254	\$2,671,034	\$3,582,960	51.92%
44	PENNSYLVANIA GENERAL INSURANCE CO	0.31%	\$6,838,756	\$6,021,839	\$4,026,661	\$4,106,102	68.19%
45	AMCO INSURANCE COMPANY	0.31%	\$6,804,752	\$6,524,215	\$3,805,850	\$4,268,439	65.42%
46	OMNI INSURANCE COMPANY	0.30%	\$6,728,888	\$3,987,092	\$1,391,736	\$3,433,263	86.11%
47	EMPLOYERS FIRE INSURANCE COMPANY	0.30%	\$6,597,602	\$6,972,766	\$4,638,040	\$3,584,492	51.41%
48	IGF INSURANCE COMPANY	0.30%	\$6,584,169	\$7,242,498	\$5,343,792	\$4,904,028	67.71%
49	SAGAMORE INSURANCE COMPANY	0.30%	\$6,571,662	\$6,245,983	\$2,593,657	\$3,678,832	58.90%
50	GRINNELL MUTUAL REINSURANCE COMPANY	0.25%	\$5,587,556	\$6,169,062	\$4,615,371	\$4,105,856	66.56%
51	LEADER NATIONAL INSURANCE CO	0.25%	\$5,493,990	\$4,517,518	\$2,448,392	\$2,455,509	54.36%
52	FAIRMONT INSURANCE COMPANY	0.24%	\$5,250,256	\$5,289,148	\$2,712,195	\$3,960,830	74.89%
53	AMERICAN FAMILY HOME INSURANCE CO	0.23%	\$5,056,417	\$5,063,638	\$1,598,456	\$1,732,641	34.22%
54	GEICO CASUALTY COMPANY	0.22%	\$4,919,623	\$4,097,812	\$1,589,480	\$2,230,771	54.44%
55	AUTO OWNERS INSURANCE CO MUTUAL	0.22%	\$4,867,926	\$4,768,643	\$2,653,487	\$2,149,477	45.08%

1998 PROPERTY/CASUALTY INSURANCE  
TOTAL PRIVATE PASSENGER AUTO

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
56	PHOENIX INSURANCE COMPANY THE	0.22%	\$4,862,564	\$4,281,082	\$2,504,865	\$2,518,910	58.84%
57	STATE AUTO PROPERTY & CASUALTY INS CO	0.22%	\$4,842,562	\$4,932,771	\$2,556,204	\$2,234,055	45.29%
58	ST PAUL GUARDIAN INSURANCE COMPANY	0.21%	\$4,678,934	\$5,232,754	\$5,666,439	\$2,966,745	56.70%
59	PROGRESSIVE SPECIALTY INS CO	0.21%	\$4,664,807	\$828,484	\$252,365	\$538,987	65.06%
60	MILLERS MUTUAL INSURANCE ASSOCIATION	0.20%	\$4,412,482	\$4,560,814	\$3,757,232	\$2,674,246	58.64%
61	PRUDENTIAL PROPERTY & CASUALTY INS CO	0.20%	\$4,310,719	\$4,274,184	\$3,388,839	\$1,277,017	29.88%
62	SAFECO NATIONAL INSURANCE COMPANY	0.19%	\$4,305,932	\$5,825,647	\$3,207,771	\$3,025,850	51.94%
63	SECURA INSURANCE A MUTUAL COMPANY	0.19%	\$4,276,087	\$3,998,699	\$2,780,198	\$2,403,090	60.10%
64	METROPOLITAN PROPERTY & CASUALTY INS CO	0.19%	\$4,208,851	\$4,283,544	\$2,341,542	\$1,710,041	39.92%
65	AMERICAN PREMIER INSURANCE COMPANY	0.19%	\$4,157,580	\$5,165,902	\$4,294,151	\$3,923,663	75.95%
66	COUNTRY MUTUAL INSURANCE COMPANY	0.19%	\$4,141,639	\$4,160,459	\$2,819,244	\$2,776,859	66.74%
67	CINCINNATI INS CO THE	0.19%	\$4,104,003	\$3,792,614	\$2,488,564	\$2,988,841	78.81%
68	GENERAL ACCIDENT INS CO OF AMERICA	0.18%	\$4,081,471	\$4,033,250	\$2,654,803	\$3,585,572	88.90%
69	GENERAL CASUALTY CO OF ILLINOIS	0.18%	\$3,981,256	\$2,725,852	\$1,541,798	\$2,825,388	103.65%
70	TRAVCO INSURANCE COMPANY	0.18%	\$3,936,787	\$2,763,704	\$958,863	\$1,591,897	57.60%
71	SENTRY INSURANCE A MUTUAL COMPANY	0.18%	\$3,898,237	\$3,748,462	\$2,974,527	\$2,952,850	78.77%
72	AMERICAN STATES INSURANCE COMPANY	0.17%	\$3,815,654	\$3,859,769	\$3,017,224	\$2,553,414	66.15%
73	NATIONAL GENERAL INS CO	0.17%	\$3,718,841	\$3,709,217	\$2,721,857	\$3,207,820	86.48%
74	NATIONWIDE MUTUAL INSURANCE COMPANY	0.16%	\$3,615,182	\$3,617,062	\$1,678,143	\$1,928,670	53.32%
75	GEICO INDEMNITY COMPANY	0.16%	\$3,602,537	\$3,209,877	\$1,883,684	\$2,064,273	64.31%
76	GUIDANT MUTUAL INSURANCE CO	0.16%	\$3,529,219	\$3,643,419	\$2,394,506	\$2,568,843	70.51%
77	ILLINOIS FOUNDERS INSURANCE COMPANY	0.16%	\$3,491,296	\$3,624,355	\$1,807,976	\$2,426,526	66.95%
78	METROPOLITAN GROUP PROP & CAS INS CO	0.16%	\$3,473,497	\$3,347,003	\$2,007,651	\$1,741,699	52.04%
79	ATLANTA SPECIALTY INSURANCE COMPANY	0.16%	\$3,436,853	\$4,243,600	\$3,338,592	\$2,906,438	68.49%
80	ECONOMY PREFERRED INSURANCE COMPANY	0.15%	\$3,372,301	\$3,191,975	\$1,654,750	\$1,508,497	47.26%
81	DEPOSITORS INSURANCE COMPANY	0.15%	\$3,299,333	\$2,688,421	\$1,320,475	\$1,607,744	59.80%
82	MILLERS CLASSIFIED INSURANCE COMPANY	0.14%	\$3,193,083	\$3,205,865	\$1,779,300	\$1,631,999	50.91%
83	AMERICAN MOTORISTS INSURANCE CO	0.14%	\$3,122,751	\$3,640,670	\$2,897,876	\$1,876,037	51.53%
84	GUIDANT ELITE INSURANCE CO	0.14%	\$3,118,300	\$3,069,382	\$1,655,753	\$1,831,162	59.66%
85	TIG PREMIER INSURANCE COMPANY	0.14%	\$3,091,825	\$2,729,534	\$1,764,226	\$2,503,546	91.72%
86	WEST AMERICAN INSURANCE COMPANY	0.14%	\$3,021,185	\$3,010,433	\$1,961,267	\$1,959,755	65.10%
87	METROPOLITAN GENERAL INS CO	0.13%	\$2,935,078	\$2,860,313	\$1,466,404	\$1,714,214	59.93%
88	ATLANTA CASUALTY COMPANY	0.12%	\$2,752,285	\$3,284,851	\$3,048,617	\$2,472,501	75.27%
89	OMAHA PROPERTY AND CASUALTY INS CO	0.12%	\$2,604,802	\$2,547,791	\$1,390,274	\$1,591,763	62.48%
90	NATIONAL GENERAL ASSURANCE COMPANY	0.11%	\$2,345,777	\$2,092,887	\$1,316,321	\$2,038,581	97.41%
91	TRAVELERS INDEMNITY CO OF ILLINOIS	0.10%	\$2,300,787	\$1,879,998	\$1,006,120	\$1,309,608	69.66%
92	TRAVELERS INDEMNITY COMPANY	0.10%	\$2,159,628	\$2,064,680	\$1,183,429	\$1,201,663	58.20%
93	HARTFORD FIRE INSURANCE COMPANY	0.10%	\$2,144,078	\$1,757,100	\$995,478	\$1,096,739	62.42%
94	VIKING INSURANCE COMPANY OF WI	0.09%	\$2,077,134	\$1,938,394	\$863,021	\$1,181,505	60.95%
95	GENERAL INSURANCE CO OF AMERICA	0.09%	\$2,016,630	\$2,139,200	\$1,255,416	\$1,010,370	47.23%
96	ATLANTIC MUTUAL INSURANCE COMPANY	0.09%	\$2,014,538	\$1,826,151	\$1,026,968	\$1,346,132	73.71%
97	AMERICAN INTERNATIONAL SOUTH INS CO	0.09%	\$2,013,059	\$1,147,442	\$342,936	\$878,189	76.53%
98	MIDLAND RISK INSURANCE COMPANY	0.09%	\$1,981,123	\$1,721,981	\$926,367	\$1,137,592	66.06%
99	INTEGON NATIONAL INSURANCE COMPANY	0.09%	\$1,956,342	\$2,251,284	\$1,949,138	\$1,026,431	45.59%
100	TRUSTGARD INSURANCE COMPANY	0.09%	\$1,911,790	\$2,043,274	\$1,890,268	\$1,324,620	64.83%
101	CHARTER OAK FIRE INSURANCE CO THE	0.08%	\$1,849,593	\$1,590,990	\$543,798	\$776,835	48.83%
102	CALIFORNIA CASUALTY INSURANCE CO	0.08%	\$1,826,818	\$1,602,184	\$989,760	\$1,267,206	79.09%
103	PAFCO GENERAL INSURANCE COMPANY	0.08%	\$1,825,396	\$1,656,546	\$881,042	\$1,228,663	74.17%
104	AMERICAN NATIONAL GENERAL INS CO	0.08%	\$1,720,023	\$1,715,054	\$893,650	\$916,470	53.44%
105	VIGILANT INSURANCE COMPANY	0.08%	\$1,697,637	\$1,744,730	\$1,448,069	\$662,068	37.95%
106	TRAVELERS PROPERTY CASUALTY INS CO	0.07%	\$1,541,114	\$2,944,725	\$2,921,428	\$2,050,643	69.64%
107	LIBERTY INSURANCE CORPORATION	0.07%	\$1,524,251	\$1,166,085	\$755,836	\$939,877	80.60%
108	UNITED SECURITY INSURANCE COMPANY	0.07%	\$1,449,414	\$1,463,267	\$919,958	\$979,669	66.95%
109	VALIANT INS CO	0.07%	\$1,438,351	\$1,803,765	\$1,377,041	\$1,227,116	68.03%
110	AMERICAN MODERN HOME INSURANCE CO	0.06%	\$1,401,058	\$1,194,301	\$274,750	\$339,202	28.40%

**1998 PROPERTY/CASUALTY INSURANCE  
TOTAL PRIVATE PASSENGER AUTO**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
111	HAWKEYE SECURITY INSURANCE COMPANY	0.06%	\$1,400,014	\$1,317,998	\$1,028,759	\$1,016,961	77.16%
112	AMICA MUTUAL INSURANCE COMPANY	0.06%	\$1,380,968	\$1,345,944	\$535,699	\$627,729	46.64%
113	SECURITY NATIONAL INSURANCE COMPANY	0.06%	\$1,362,676	\$1,348,428	\$727,848	\$764,188	56.67%
114	GUIDANT SPECIALTY MUTUAL INSURANCE CO	0.06%	\$1,335,182	\$1,272,224	\$727,014	\$573,336	45.07%
115	CITIZENS INS CO OF AMERICA	0.06%	\$1,326,178	\$1,622,378	\$905,721	\$326,368	20.12%
116	AIU INSURANCE COMPANY	0.06%	\$1,291,112	\$890,921	\$255,006	\$658,857	73.95%
117	MIC GENERAL INSURANCE CORPORATION	0.06%	\$1,245,631	\$1,258,745	\$972,892	\$1,795,308	142.63%
118	FEDERAL INSURANCE COMPANY	0.06%	\$1,243,398	\$1,221,986	\$990,267	\$948,259	77.60%
119	COLONIAL PENN FRANKLIN INSURANCE CO	0.06%	\$1,223,025	\$1,114,003	\$715,654	\$795,688	71.43%
120	MENDOTA INSURANCE COMPANY	0.05%	\$1,194,276	\$1,222,308	\$789,267	\$750,421	61.39%
121	AMERICAN INTERNATIONAL INS CO	0.05%	\$1,155,362	\$937,062	\$330,004	\$544,207	58.08%
122	TEACHERS INSURANCE COMPANY	0.05%	\$1,110,675	\$1,080,111	\$631,943	\$552,576	51.16%
123	INFINITY INSURANCE COMPANY	0.05%	\$1,091,288	\$1,063,554	\$973,301	\$495,314	46.57%
124	AMEX ASSURANCE COMPANY	0.05%	\$1,066,699	\$1,044,697	\$529,070	\$835,836	80.01%
125	FARMERS UNION CO-OPERATIVE INS CO OF NE	0.05%	\$1,053,926	\$1,020,412	\$573,993	\$534,894	52.42%
126	FEDERATED MUTUAL INSURANCE COMPANY	0.05%	\$1,048,674	\$1,073,301	\$565,054	\$481,881	44.90%
127	NATIONWIDE MUTUAL FIRE INSURANCE CO	0.05%	\$994,990	\$1,012,530	\$482,606	\$537,683	53.10%
128	EMCASCO INSURANCE COMPANY	0.05%	\$994,634	\$982,461	\$842,529	\$644,091	65.56%
129	LYNDON PROPERTY INSURANCE COMPANY	0.04%	\$958,479	\$1,071,016	\$459,213	\$471,738	44.05%
130	FIDELITY & GUARANTY INS UNDERWRITERS	0.04%	\$914,260	\$1,035,975	\$819,155	\$539,902	52.12%
131	METROPOLITAN CASUALTY INS CO	0.04%	\$893,389	\$916,572	\$401,083	\$161,062	17.57%
132	PACIFIC INDEMNITY COMPANY	0.04%	\$892,570	\$879,150	\$382,411	\$451,907	51.40%
133	WORKMENS AUTO INSURANCE COMPANY	0.04%	\$857,902	\$629,633	\$128,883	\$242,026	38.44%
134	AMERICAN FIRE & CASUALTY COMPANY	0.04%	\$855,660	\$841,946	\$535,119	\$551,221	65.47%
135	COLONIAL PENN INSURANCE COMPANY	0.04%	\$782,295	\$820,295	\$681,313	\$469,594	57.25%
136	COLONIAL INSURANCE CO OF WISCONSIN	0.03%	\$762,685	\$810,519	\$529,038	\$201,611	-24.87%
137	CALIFORNIA CASUALTY INDEMNITY EXCHANGE	0.03%	\$693,895	\$604,950	\$407,219	\$584,312	96.59%
138	WORLDWIDE INSURANCE COMPANY	0.03%	\$688,356	\$650,785	\$389,147	\$345,276	53.06%
139	INDIANA LUMBERMENS MUTUAL INS CO	0.03%	\$686,515	\$646,274	\$3,059,435	\$1,447,866	224.03%
140	MASSACHUSETTS BAY INS CO	0.03%	\$684,516	\$856,432	\$819,241	\$536,639	62.66%
141	ECONOMY FIRE & CASUALTY COMPANY	0.03%	\$680,009	\$758,646	\$497,063	\$351,760	46.37%
142	NATIONAL ALLIANCE INSURANCE CO	0.03%	\$673,003	\$657,043	\$565,950	\$658,290	100.19%
143	ASSURANCE COMPANY OF AMERICA	0.03%	\$660,378	\$845,793	\$818,876	\$549,321	64.95%
144	GREAT NORTHERN INSURANCE COMPANY	0.03%	\$658,282	\$580,945	\$312,324	\$370,600	63.79%
145	TRINITY UNIVERSAL INS CO OF KANSAS INC	0.03%	\$648,636	\$708,687	\$434,001	\$416,211	58.73%
146	FARM AND CITY INSURANCE COMPANY	0.03%	\$643,812	\$624,731	\$277,449	\$474,004	75.87%
147	TRI STATE INSURANCE COMPANY	0.03%	\$631,837	\$896,998	\$1,057,383	\$1,765,260	196.80%
148	OHIO CASUALTY INSURANCE COMPANY	0.03%	\$619,383	\$637,052	\$376,822	\$361,199	56.70%
149	NAU COUNTRY INSURANCE COMPANY	0.03%	\$604,637	\$559,064	\$142,220	\$346,303	61.94%
150	HORACE MANN INSURANCE COMPANY	0.02%	\$548,017	\$544,718	\$326,373	\$160,009	29.37%
151	PHARMACISTS MUTUAL INSURANCE COMPANY	0.02%	\$524,899	\$509,983	\$301,289	\$351,392	68.90%
152	DIRECT AUTO INS CO	0.02%	\$518,724	\$518,372	\$243,516	\$290,096	55.96%
153	UNIVERSAL UNDERWRITERS INS CO	0.02%	\$508,776	\$447,539	\$305,962	\$327,094	73.09%
154	FIDELITY AND CASUALTY CO OF NY	0.02%	\$465,119	\$2,206,788	\$1,053,603	\$3,725,173	-168.81%
155	AMERICAN BANKERS INS CO OF FLORIDA	0.02%	\$458,194	\$604,903	\$358,499	\$51,046	8.44%
156	USAA GENERAL INDEMNITY COMPANY	0.02%	\$454,244	\$354,409	\$98,166	\$187,627	52.94%
157	GENERAL CASUALTY CO OF WISCONSIN	0.02%	\$453,769	\$883,948	\$849,924	\$500,017	56.57%
158	NORTHERN INSURANCE CO OF NEW YORK	0.02%	\$441,511	\$485,472	\$291,726	\$286,145	58.94%
159	WARNER INSURANCE COMPANY	0.02%	\$430,876	\$407,735	\$215,491	\$334,422	82.02%
160	UNITED FIRE AND CASUALTY COMPANY	0.02%	\$425,531	\$438,042	\$284,997	\$203,930	46.55%
161	LUMBER MUTUAL INSURANCE COMPANY	0.02%	\$420,364	\$415,737	\$265,337	\$982,706	236.38%
162	AMERICAN RELIABLE INSURANCE COMPANY	0.02%	\$416,918	\$334,544	\$119,448	\$186,872	55.86%
163	OLD REPUBLIC MINNEHOMA INSURANCE CO	0.02%	\$402,581	\$434,999	\$222,767	\$209,802	48.23%
164	TRAVELERS INDEMNITY CO OF AMERICA	0.02%	\$386,811	\$290,879	\$101,183	\$211,771	72.80%
165	FARMERS ALLIANCE MUTUAL INS CO	0.02%	\$367,485	\$366,182	\$205,549	\$365,663	99.86%

1998 PROPERTY/CASUALTY INSURANCE  
TOTAL PRIVATE PASSENGER AUTO

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
166	STATE AUTO NATIONAL INSURANCE COMPANY	0.02%	\$361,997	\$271,271	\$75,693	\$184,188	67.90%
167	UNITED STATES FIDELITY & GUARANTY CO	0.02%	\$352,867	\$417,884	\$234,564	\$200,805	48.05%
168	FOREMOST INSURANCE CO	0.02%	\$343,710	\$343,615	\$177,691	\$187,822	54.66%
169	HARTFORD CASUALTY INS CO	0.02%	\$334,764	\$310,777	\$114,989	\$218,723	70.38%
170	ELECTRIC INSURANCE COMPANY	0.01%	\$310,079	\$284,885	\$156,689	\$166,452	58.43%
171	CONTINENTAL WESTERN INSURANCE CO	0.01%	\$285,688	\$294,066	\$104,639	\$61,879	21.04%
172	GUIDANT AMERICA INSURANCE CO	0.01%	\$277,393	\$277,601	\$363,034	\$185,641	66.87%
173	GRINNELL SELECT INSURANCE COMPANY	0.01%	\$250,164	\$228,959	\$122,144	\$147,446	64.40%
174	HARTFORD ACCIDENT & INDEMNITY CO	0.01%	\$244,161	\$172,468	\$38,271	\$97,562	56.57%
175	INSURANCE COMPANY OF THE WEST	0.01%	\$237,585	\$192,878	\$0	\$17,552	9.10%
176	STATE NATIONAL INSURANCE COMPANY INC	0.01%	\$234,340	\$167,899	\$31,262	\$36,291	21.61%
177	ALLIANCE INSURANCE COMPANY INC	0.01%	\$228,298	\$219,995	\$160,749	\$332,267	151.03%
178	REGENT INSURANCE COMPANY	0.01%	\$224,265	\$488,482	\$772,216	\$316,202	64.73%
179	GREENWICH INSURANCE COMPANY	0.01%	\$219,292	\$178,461	\$146,427	\$148,797	83.38%
180	HAULERS INSURANCE COMPANY INC	0.01%	\$189,409	\$131,372	\$87,005	\$141,193	107.48%
181	MERASTAR INSURANCE COMPANY	0.01%	\$180,758	\$182,594	\$220,660	\$93,384	51.14%
182	EAGLE AMERICAN INSURANCE COMPANY	0.01%	\$170,158	\$210,129	\$143,411	\$103,978	49.48%
183	EMPLOYERS MUTUAL CASUALTY COMPANY	0.01%	\$160,433	\$148,532	\$109,983	\$88,934	59.88%
184	HANOVER INSURANCE COMPANY THE	0.01%	\$156,018	\$218,231	\$216,556	\$143,049	65.55%
185	COUNTRY PREFERRED INSURANCE COMPANY	0.01%	\$145,466	\$43,334	\$14,485	\$26,462	61.07%
186	ECONOMY PREMIER ASSURANCE COMPANY	0.01%	\$140,105	\$140,055	\$62,180	\$91,034	65.00%
187	COUNTRY CASUALTY INS CO	0.01%	\$127,176	\$128,537	\$32,192	\$38,830	30.21%
188	RELIANCE NATIONAL INSURANCE COMPANY	0.01%	\$121,050	\$19,613	\$13,662	\$18,156	92.57%
189	MARYLAND CASUALTY COMPANY	0.01%	\$117,205	\$129,641	\$63,373	\$26,500	20.44%
190	ARMED FORCES INSURANCE EXCHANGE	0.00%	\$104,893	\$100,818	\$43,666	\$39,543	39.22%
191	AMERICAN SPIRIT INSURANCE COMPANY	0.00%	\$92,906	\$113,027	\$135,619	\$68,820	60.89%
192	AMERICAN AND FOREIGN INSURANCE CO	0.00%	\$87,035	\$90,670	\$86,716	\$198,772	219.23%
193	ST PAUL MERCURY INSURANCE COMPANY	0.00%	\$84,075	\$81,551	\$8,809	\$24,650	30.23%
194	TRINITY UNIVERSAL INSURANCE COMPANY	0.00%	\$82,279	\$89,852	\$34,254	\$17,294	19.25%
195	NATIONAL INTERSTATE INSURANCE COMPANY	0.00%	\$79,899	\$65,158	\$13,687	\$25,483	39.11%
196	NATIONWIDE PROPERTY & CASUALTY INS CO	0.00%	\$78,282	\$82,957	\$37,909	\$27,864	33.59%
197	TICO INSURANCE COMPANY	0.00%	\$78,007	\$8,991	\$50	\$6,200	68.96%
198	MARKEL AMERICAN INSURANCE COMPANY	0.00%	\$77,637	\$72,076	\$98,483	\$54,140	75.12%
199	AMERICAN SECURITY INSURANCE COMPANY	0.00%	\$74,275	\$119,862	\$65,323	\$69,878	58.30%
200	SHELBY CASUALTY INSURANCE COMPANY	0.00%	\$63,863	\$65,585	\$36,206	\$10,800	16.47%
201	AMERICAN FIRE AND INDEMNITY COMPANY	0.00%	\$61,357	\$66,319	\$25,213	\$33,755	50.90%
202	PRUDENTIAL GENERAL INS CO	0.00%	\$57,800	\$45,302	\$13,836	\$12,423	27.42%
203	GREAT AMERICAN INSURANCE COMPANY	0.00%	\$57,077	\$47,115	\$34,015	\$13,539	28.74%
204	CENTENNIAL INSURANCE COMPANY	0.00%	\$53,342	\$54,447	\$29,279	\$65,116	119.60%
205	FOREMOST PROPERTY AND CASUALTY INS CO	0.00%	\$51,749	\$26,620	\$45,636	\$72,473	272.25%
206	TIG INSURANCE COMPANY	0.00%	\$46,359	\$46,359	\$24,136	\$30,877	66.60%
207	TWIN CITY FIRE INS CO	0.00%	\$43,159	\$45,479	\$20,828	\$20,099	44.19%
208	TOKIO MARINE AND FIRE INS CO LTD (US BR	0.00%	\$42,440	\$46,217	\$61,956	\$90,602	196.04%
209	COREGIS INSURANCE COMPANY	0.00%	\$36,704	\$22,845	\$14,022	\$8,924	39.06%
210	UNITED PACIFIC INSURANCE COMPANY	0.00%	\$35,953	\$4,761	\$90	\$924	19.41%
211	AMERICAN INDEMNITY COMPANY	0.00%	\$28,849	\$30,113	\$20,388	\$20,360	67.61%
212	SAVERS PROPERTY & CASUALTY INS CO	0.00%	\$27,427	\$31,943	\$4,618	\$3,833	12.00%
213	VICTORIA FIRE & CASUALTY COMPANY	0.00%	\$26,480	\$3,718	\$0	\$0	0.00%
214	CINCINNATI INDEMNITY COMPANY INC	0.00%	\$22,107	\$27,435	\$42,103	\$43,286	157.78%
215	LIBERTY MUTUAL INSURANCE COMPANY	0.00%	\$16,704	\$16,227	\$12,530	\$10,682	65.83%
216	TEXAS GENERAL INDEMNITY COMPANY	0.00%	\$14,368	\$14,398	\$414	\$414	2.88%
217	POTOMAC INSURANCE CO OF ILLINOIS	0.00%	\$12,997	\$13,016	\$474	\$334	2.57%
218	RELIANCE INSURANCE COMPANY	0.00%	\$10,942	\$2,109	\$3	\$1,625	77.05%
219	AMERICAN PROTECTION INSURANCE CO	0.00%	\$10,796	\$7,930	\$1,962	\$19	0.24%
220	FOREMOST SIGNATURE INSURANCE COMPANY	0.00%	\$8,670	\$11,652	\$2,451	\$2,321	19.92%



1998 PROPERTY/CASUALTY INSURANCE  
TOTAL PRIVATE PASSENGER AUTO

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
221	CINCINNATI CASUALTY COMPANY THE	0.00%	\$8,605	\$11,132	\$8,375	\$2,375	21.33%
222	FIREMANS FUND INSURANCE COMPANY	0.00%	\$8,581	\$8,552	\$6,424	\$7,746	90.58%
223	COMMERCIAL UNION INSURANCE COMPANY	0.00%	\$8,267	\$7,598	\$4,820	\$4,566	60.09%
224	UNDERWRITERS INSURANCE COMPANY	0.00%	\$8,253	\$7,294	\$0	-\$936	-12.83%
225	VALLEY NATIONAL INSURANCE COMPANY	0.00%	\$7,033	\$577	\$0	\$0	0.00%
226	KANSAS CITY FIRE & MARINE INS CO	0.00%	\$6,343	\$61,905	\$34,263	\$25,313	40.89%
227	SAFEGUARD INSURANCE COMPANY	0.00%	\$5,643	\$4,952	\$7,827	\$7,448	150.40%
228	GLENS FALLS INSURANCE COMPANY THE	0.00%	\$5,434	\$47,987	\$10,348	\$8,672	18.07%
229	AEGIS SECURITY INSURANCE COMPANY	0.00%	\$5,385	\$5,850	\$1,333	\$1,333	22.79%
230	JOHN DEERE INSURANCE COMPANY	0.00%	\$5,084	\$8,221	\$3,947	-\$5,669	-68.96%
231	ST PAUL FIRE & MARINE INSURANCE CO	0.00%	\$4,743	\$4,796	\$3,578	\$3,047	63.53%
232	LUMBERMENS MUTUAL CASUALTY CO	0.00%	\$4,302	\$5,122	\$3,746	\$2,725	53.20%
233	ROYAL INDEMNITY COMPANY	0.00%	\$4,133	\$4,804	\$50	-\$1,032	-21.48%
234	OHIO SECURITY INSURANCE COMPANY	0.00%	\$2,945	\$2,575	\$0	-\$89	-3.46%
235	TIG COUNTRYWIDE INSURANCE COMPANY	0.00%	\$2,794	\$55,931	\$1,532	-\$1,968	-3.52%
236	FRONTIER INSURANCE COMPANY	0.00%	\$2,389	\$1,686	\$19,537	\$19,760	1172.00%
237	ROYAL INSURANCE COMPANY OF AMERICA	0.00%	\$2,368	\$2,368	\$25	-\$438	-18.50%
238	PRUDENTIAL COMMERCIAL INSURANCE COMPANY	0.00%	\$2,127	\$420	\$0	\$0	0.00%
239	INTERNATIONAL INDEMNITY COMPANY	0.00%	\$1,338	\$1,601	\$74,620	\$58,672	3664.71%
240	MOTORS INSURANCE CORPORATION	0.00%	\$1,221	\$1,208	\$633	\$601	49.75%
241	MIDWESTERN INSURANCE COMPANY	0.00%	\$1,032	\$4,524	\$2,231	-\$51,330	-1134.62%
242	NORTH AMERICAN SPECIALTY INS CO	0.00%	\$941	\$1,134	\$0	-\$238	-20.99%
243	ASSOCIATED INDEMNITY CORPORATION	0.00%	\$887	\$884	\$32,650	-\$14,076	-1592.31%
244	VIRGINIA SURETY COMPANY INC	0.00%	\$723	\$44,768	\$34,271	\$33,199	74.16%
245	FIDELITY AND GUARANTY INSURANCE COMPANY	0.00%	\$606	\$612	\$1,000	\$4,481	732.19%
246	ZURICH INSURANCE COMPANY	0.00%	\$481	\$395	\$1,310	-\$4,111	-1040.76%
247	VANGUARD INSURANCE COMPANY	0.00%	\$50	\$50	\$0	\$0	0.00%
248	CUMIS INSURANCE SOCIETY INC	0.00%	\$31	\$29	\$17	\$19	65.52%
249	MICHIGAN MUTUAL INSURANCE COMPANY	0.00%	\$21	\$311	-\$614	-\$10,083	-3242.12%
250	NORTHBROOK PROPERTY & CASUALTY INS CO	0.00%	\$13	\$17	\$16	\$9	52.94%
251	BITUMINOUS CASUALTY CORPORATION	0.00%	\$6	\$8	\$8	\$5	62.50%
252	HAMILTON INSURANCE COMPANY	0.00%	\$0	\$0	\$138,665	-\$43,943	N/A
253	ZENITH INSURANCE COMPANY	0.00%	\$0	\$0	-\$300	-\$300	N/A
254	AMERICAN HARDWARE MUTUAL INS CO	0.00%	\$0	\$0	-\$1,400	\$13,600	N/A
255	RISCORP NATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	-\$275	-\$275	N/A
256	FARMLAND MUTUAL INSURANCE COMPANY	0.00%	\$0	\$1	\$110,775	\$4,254	425400.00%
257	PENNSYLVANIA NATIONAL MUTUAL CAS INS CO	0.00%	\$0	\$0	-\$968	-\$216	N/A
258	BANKERS STANDARD INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$161	N/A
259	TRAVELERS CASUALTY AND SURETY CO	0.00%	\$0	\$0	-\$3,246	-\$7,389	N/A
260	TRAVELERS CASUALTY AND SURETY CO OF IL	0.00%	\$0	\$0	\$0	\$4	N/A
261	AUTOMOBILE INS CO OF HARTFORD CT	0.00%	\$0	\$281	-\$7,475	\$5,262	1872.60%
262	STANDARD FIRE INSURANCE COMPANY	0.00%	\$0	\$0	-\$4,735	-\$46,893	N/A
263	AMERICAN HOME ASSURANCE COMPANY	0.00%	\$0	\$1	\$0	\$0	0.00%
264	COMMERCE AND INDUSTRY INSURANCE CO	0.00%	\$0	\$3	\$0	\$0	0.00%
265	INSURANCE CO OF THE STATE OF PA	0.00%	\$0	-\$173,316	\$0	\$0	0.00%
266	NATIONAL UNION FIRE INS CO OF PITTSBURG	0.00%	\$0	-\$68,466	\$0	\$0	0.00%
267	ACCEPTANCE INDEMNITY INSURANCE CO	0.00%	\$0	\$0	\$0	-\$172	N/A
268	CONTINENTAL CASUALTY COMPANY	0.00%	\$0	\$140	\$188,319	-\$675,790	-482707.14%
269	NATIONAL FIRE INS CO OF HARTFORD	0.00%	\$0	\$0	\$0	-\$783	N/A
270	VALLEY FORGE INSURANCE COMPANY	0.00%	\$0	\$0	\$6,164	-\$38,134	N/A
271	CIGNA PROPERTY & CASUALTY INS CO	0.00%	\$0	\$5	\$0	\$0	0.00%
272	CENTURY INDEMNITY COMPANY	0.00%	\$0	\$0	\$136	\$1,258	N/A
273	BOSTON OLD COLONY INSURANCE COMPANY	0.00%	\$0	\$3,761	\$455,714	\$366,706	9750.23%
274	FIREMENS INS CO OF NEWARK NEW JERSEY	0.00%	\$0	\$0	-\$714	-\$1,020	N/A
275	INTERNATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$1,670	N/A

**1998 PROPERTY/CASUALTY INSURANCE  
TOTAL PRIVATE PASSENGER AUTO**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
276	NORTH RIVER INSURANCE COMPANY THE	0.00%	\$0	\$0	-\$430	-\$34,287	N/A
277	UNITED STATES FIRE INSURANCE CO	0.00%	\$0	\$0	\$0	\$2,447	N/A
278	CASUALTY RECIPROCAL EXCHANGE	0.00%	\$0	\$0	\$691	-\$793,351	N/A
279	EQUITY MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$158,100	-\$77,532	N/A
280	AMERICAN INSURANCE COMPANY THE	0.00%	\$0	\$0	\$35	\$3,787	N/A
281	NATIONAL SURETY CORPORATION	0.00%	\$0	\$0	-\$550	-\$154	N/A
282	GRAIN DEALERS MUTUAL INSURANCE CO	0.00%	\$0	\$0	-\$100	-\$100	N/A
283	AMERICAN NATIONAL FIRE INSURANCE CO	0.00%	\$0	\$0	\$0	-\$8,333	N/A
284	MAYFLOWER INSURANCE COMPANY LTD THE	0.00%	\$0	\$0	\$132	\$132	N/A
285	GULF INSURANCE COMPANY	0.00%	\$0	\$0	-\$989	-\$989	N/A
286	CIGNA INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$441	N/A
287	CHICAGO INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$3,228	N/A
288	INTERSTATE INDEMNITY COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
289	LMI INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$1	N/A
290	NATIONAL INSURANCE UNDERWRITERS	0.00%	\$0	\$92	\$0	-\$1,500	-1630.43%
291	NATIONWIDE GENERAL INSURANCE CO	0.00%	\$0	\$0	\$0	-\$260	N/A
292	NEW HAMPSHIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
293	NORTHWESTERN NATIONAL CASUALTY CO	0.00%	\$0	\$3	\$0	-\$3	-100.00%
294	NORTHLAND INSURANCE COMPANY	0.00%	\$0	\$0	-\$530	-\$530	N/A
295	PROVIDENCE WASHINGTON INSURANCE CO	0.00%	\$0	\$0	\$0	\$1,101	N/A
296	BALBOA INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$27,558	N/A
297	STATE AUTOMOBILE MUTUAL INS CO	0.00%	\$0	\$0	-\$2,362	-\$63,788	N/A
298	METROPOLITAN DIRECT PROPERTY AND CASUALTY INS CO	0.00%	\$0	\$0	\$0	-\$112	N/A
299	AGRICULTURAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$845	N/A
300	INSURANCE COMPANY OF ILLINOIS	0.00%	\$0	\$0	-\$1,067	-\$1,067	N/A
301	AMERICAN ALLIANCE INSURANCE COMPANY	0.00%	\$0	\$0	\$4,598	-\$35,794	N/A
302	NATIONWIDE AGRIBUSINESS INS CO	0.00%	\$0	\$0	\$0	-\$944	N/A
303	AMERICAN MANUFACTURERS MUTUAL INS CO	0.00%	\$0	\$0	-\$475	-\$352	N/A
304	MONTGOMERY WARD INSURANCE COMPANY	0.00%	\$0	\$0	-\$1,152	-\$1,152	N/A
305	NIAGARA FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$1,472	N/A
306	HARTFORD INSURANCE CO OF MIDWEST THE	0.00%	\$0	\$0	\$11,993	\$24,407	N/A
307	TRAVELERS PROPERTY CASUALTY INSURANCE CO OF ILL	0.00%	\$0	\$0	\$0	-\$454	N/A
308	ALPHA PROPERTY & CASUALTY INSURANCE CO	0.00%	\$0	\$17,544	\$0	\$0	0.00%
309	REPUBLIC INSURANCE COMPANY	0.00%	\$0	\$0	\$23,420	-\$36,337	N/A
310	MARKEL INSURANCE COMPANY	0.00%	\$0	\$292	\$0	-\$8,309	-2845.55%
311	EMPLOYERS INSURANCE OF WAUSAU A MUTUAL	0.00%	-\$4	\$0	-\$98	-\$110	N/A
312	INSURANCE COMPANY OF NORTH AMERICA	0.00%	-\$10	-\$10	-\$5	-\$9	90.00%
313	YASUDA FIRE & MARINE INS CO OF AMER TH	0.00%	-\$219	\$419	\$0	-\$16	-3.82%
314	EMPIRE FIRE AND MARINE INSURANCE CO	0.00%	-\$245	-\$229	\$10,958	-\$11,710	5113.54%
315	NORTHERN ASSURANCE CO OF AMERICA	0.00%	-\$266	-\$297	\$26,040	\$9,350	-3148.15%
316	AMERICAN EMPLOYERS INSURANCE CO	0.00%	-\$406	-\$436	-\$234	-\$234	53.67%
317	AMERISURE INSURANCE COMPANY	0.00%	-\$3,127	\$111,517	\$520,019	\$138,347	124.06%
318	VOYAGER PROPERTY & CASUALTY INS CO	0.00%	-\$3,182	\$13,736	\$5,699	\$5,082	37.00%
319	AMERICAN CASUALTY CO OF READING PA	0.00%	-\$5,316	-\$5,316	\$11,364	-\$3,394	63.84%
320	GUARANTY NATIONAL INSURANCE COMPANY	0.00%	-\$24,679	\$186,665	\$73,457	\$75,289	40.33%
321	STANDARD GUARANTY INSURANCE COMPANY	0.00%	-\$71,122	\$123,145	\$3,897	-\$12,201	-9.91%
TOTAL		100.00%	\$2,208,892,787	\$2,170,961,773	\$1,359,079,787	\$1,346,113,469	62.01%

**TOTAL  
COMMERCIAL AUTO  
INSURANCE**



1998 PROPERTY/CASUALTY INSURANCE  
TOTAL COMMERCIAL AUTO

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	STATE FARM MUTUAL AUTOMOBILE INS CO	5.57%	\$19,613,434	\$20,043,331	\$12,168,782	\$10,126,590	50.52%
2	GREAT WEST CASUALTY COMPANY	5.22%	\$18,377,083	\$19,071,231	\$15,497,872	\$16,914,260	88.69%
3	AMERICAN STATES INSURANCE COMPANY	4.15%	\$14,634,496	\$14,370,409	\$11,442,822	\$9,065,831	63.09%
4	RELiance NATIONAL INDEMNITY COMPANY	3.54%	\$12,484,161	\$12,302,637	\$3,906,717	\$13,465,544	109.45%
5	LIBERTY MUTUAL FIRE INSURANCE CO	3.44%	\$12,134,053	\$13,284,775	\$10,492,502	\$16,382,238	123.32%
6	VANLINER INSURANCE COMPANY	2.76%	\$9,726,478	\$9,686,631	\$5,349,120	\$5,404,297	55.79%
7	FEDERATED MUTUAL INSURANCE COMPANY	2.43%	\$8,570,132	\$8,909,617	\$6,901,228	\$5,611,394	62.98%
8	TRAVELERS INDEMNITY CO OF ILLINOIS	2.22%	\$7,833,930	\$7,561,855	\$4,514,209	\$7,638,867	101.02%
9	NORTHLAND INSURANCE COMPANY	2.17%	\$7,642,633	\$7,554,463	\$6,631,009	\$5,062,419	67.01%
10	CONTINENTAL WESTERN INSURANCE CO	2.16%	\$7,597,404	\$7,062,173	\$4,907,848	\$7,119,286	100.81%
11	AMERICAN FAMILY MUTUAL INS CO	1.63%	\$5,759,899	\$5,814,290	\$3,391,509	\$4,135,738	71.13%
12	AMERICAN ECONOMY INSURANCE COMPANY	1.51%	\$5,324,634	\$5,130,624	\$3,713,402	\$3,643,571	71.02%
13	TRANSPORTATION INSURANCE COMPANY	1.45%	\$5,117,553	\$5,960,459	\$4,147,527	\$3,300,030	55.37%
14	NATIONAL UNION FIRE INS CO OF PITTSBURG	1.40%	\$4,930,961	\$6,769,802	\$3,483,189	\$2,540,053	37.52%
15	TRANSCONTINENTAL INSURANCE COMPANY	1.37%	\$4,825,263	\$3,903,774	\$1,746,032	\$1,813,797	46.46%
16	CINCINNATI INS CO THE	1.35%	\$4,753,486	\$4,692,523	\$2,458,315	\$2,962,981	63.14%
17	AUTO OWNERS INSURANCE CO MUTUAL	1.32%	\$4,667,042	\$4,681,900	\$2,155,170	\$1,002,538	21.41%
18	FARMERS INSURANCE EXCHANGE	1.19%	\$4,200,387	\$4,492,550	\$3,480,975	\$3,060,185	68.12%
19	ST PAUL FIRE & MARINE INSURANCE CO	1.17%	\$4,104,918	\$4,368,384	\$1,916,479	\$5,185,491	118.71%
20	UNIVERSAL UNDERWRITERS INS CO	1.13%	\$3,972,334	\$3,968,359	\$3,366,771	\$2,746,319	69.21%
21	EMPIRE FIRE AND MARINE INSURANCE CO	1.10%	\$3,880,665	\$3,895,749	\$2,745,122	\$3,503,235	89.92%
22	EMPLOYERS MUTUAL CASUALTY COMPANY	1.09%	\$3,829,394	\$3,743,031	\$1,389,917	\$1,803,871	48.19%
23	ASSOCIATES INSURANCE COMPANY	1.07%	\$3,768,239	\$3,095,768	\$2,592,894	\$2,157,015	69.68%
24	LINCOLN GENERAL INSURANCE CO	0.97%	\$3,403,487	\$3,972,608	\$1,893,929	\$5,472,862	137.76%
25	UNITED FIRE AND CASUALTY COMPANY	0.92%	\$3,251,780	\$3,179,227	\$2,532,181	\$2,580,832	81.18%
26	REDLAND INSURANCE COMPANY	0.89%	\$3,143,901	\$3,521,372	\$2,141,263	\$2,055,225	58.36%
27	HARTFORD FIRE INSURANCE COMPANY	0.85%	\$2,998,007	\$3,006,819	\$4,487,632	\$732,484	24.36%
28	TRUCK INSURANCE EXCHANGE	0.82%	\$2,892,471	\$2,740,310	\$3,809,965	\$3,458,859	126.22%
29	NATIONAL CASUALTY COMPANY	0.79%	\$2,778,715	\$2,873,753	\$2,600,036	\$1,115,911	38.83%
30	EMPLOYERS FIRE INSURANCE COMPANY	0.78%	\$2,741,052	\$2,152,565	\$912,014	\$873,962	40.60%
31	GUARANTY NATIONAL INSURANCE COMPANY	0.75%	\$2,642,861	\$2,759,288	\$1,168,159	\$2,602,302	94.31%
32	NATIONWIDE MUTUAL INSURANCE COMPANY	0.75%	\$2,626,921	\$2,597,187	\$1,667,666	\$2,159,531	83.15%
33	CHRYSLER INSURANCE COMPANY	0.74%	\$2,590,843	\$3,735,341	\$2,414,771	\$8,336,790	223.19%
34	RELiance INSURANCE COMPANY	0.73%	\$2,562,724	\$2,184,016	\$1,489,177	\$2,177,714	99.71%
35	JOHN DEERE INSURANCE COMPANY	0.72%	\$2,528,639	\$2,711,980	\$2,348,122	\$1,678,018	61.87%
36	SHELTER GENERAL INS CO	0.71%	\$2,490,183	\$2,484,908	\$1,233,801	\$1,059,397	42.63%
37	MOTORS INSURANCE CORPORATION	0.67%	\$2,355,840	\$2,309,193	\$3,334,006	\$3,376,859	146.24%
38	FEDERAL INSURANCE COMPANY	0.67%	\$2,343,573	\$2,243,820	\$3,552,944	\$2,994,604	133.46%
39	PROGRESSIVE NORTHWESTERN INS CO	0.66%	\$2,330,912	\$2,187,590	\$1,986,752	\$2,561,782	117.11%
40	HARTFORD CASUALTY INS CO	0.65%	\$2,275,531	\$2,021,409	\$1,274,956	\$1,128,063	55.81%
41	FIDELITY AND GUARANTY INSURANCE COMPANY	0.63%	\$2,229,302	\$2,214,448	\$3,093,430	\$2,942,718	132.89%
42	WEST AMERICAN INSURANCE COMPANY	0.63%	\$2,214,259	\$2,246,117	\$1,646,206	\$1,848,284	82.29%
43	CAMERON MUTUAL INSURANCE COMPANY	0.62%	\$2,191,469	\$2,185,111	\$1,084,961	\$1,507,504	68.99%
44	ST PAUL MERCURY INSURANCE COMPANY	0.60%	\$2,113,662	\$2,577,210	\$1,177,068	\$665,237	25.81%
45	PENNSYLVANIA GENERAL INSURANCE CO	0.59%	\$2,082,980	\$1,863,784	\$649,607	\$1,443,192	77.43%
46	CONTINENTAL CASUALTY COMPANY	0.59%	\$2,080,165	\$2,787,560	\$7,622,772	\$16,192,135	580.87%
47	COMMERCIAL UNION INSURANCE COMPANY	0.59%	\$2,079,855	\$1,893,512	\$1,297,167	\$1,030,362	54.42%
48	ALLSTATE INSURANCE COMPANY	0.59%	\$2,071,909	\$1,757,334	\$1,961,570	\$2,157,018	122.74%
49	GRINNELL MUTUAL REINSURANCE COMPANY	0.56%	\$1,988,818	\$1,874,182	\$1,129,377	\$1,283,592	68.49%
50	HAWKEYE SECURITY INSURANCE COMPANY	0.56%	\$1,982,493	\$2,105,665	\$1,280,956	\$1,214,783	57.69%
51	LIBERTY INSURANCE CORPORATION	0.56%	\$1,972,393	\$2,312,231	\$2,262,752	\$3,346,899	144.75%
52	STATE AUTO PROPERTY & CASUALTY INS CO	0.55%	\$1,942,456	\$1,863,780	\$1,088,790	\$874,208	46.91%
53	LIBERTY MUTUAL INSURANCE COMPANY	0.55%	\$1,922,695	\$1,804,241	\$950,246	\$354,334	19.64%
54	LUMBERMENS MUTUAL CASUALTY CO	0.54%	\$1,916,061	\$1,042,651	\$294,445	\$177,824	17.05%
55	AMERISURE INSURANCE COMPANY	0.54%	\$1,888,157	\$1,872,869	\$1,336,306	\$1,303,242	69.59%

1998 PROPERTY/CASUALTY INSURANCE  
TOTAL COMMERCIAL AUTO

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
56	AMERICAN MOTORISTS INSURANCE CO	0.53%	\$1,872,764	\$1,730,738	\$712,991	\$2,140,449	123.67%
57	COLUMBIA MUTUAL INSURANCE CO	0.53%	\$1,871,907	\$1,681,929	\$729,515	\$809,033	48.10%
58	OAK RIVER INSURANCE COMPANY	0.52%	\$1,827,103	\$1,897,730	\$891,574	\$1,462,675	77.07%
59	CALVERT INSURANCE COMPANY	0.51%	\$1,803,416	\$2,010,615	\$765,090	\$3,526,144	175.38%
60	UNITED SECURITY INSURANCE COMPANY	0.50%	\$1,770,372	\$1,712,881	\$1,355,489	\$1,771,282	103.41%
61	UNITED STATES FIDELITY & GUARANTY CO	0.48%	\$1,697,995	\$2,421,900	\$6,059,922	\$3,690,122	152.36%
62	GENERAL CASUALTY CO OF WISCONSIN	0.48%	\$1,676,109	\$1,510,141	\$506,984	\$468,203	31.00%
63	CANAL INSURANCE COMPANY	0.46%	\$1,623,140	\$1,606,077	\$1,309,881	\$875,663	54.52%
64	SHELTER MUTUAL INSURANCE CO	0.46%	\$1,615,099	\$1,680,809	\$797,841	\$957,902	56.99%
65	ZURICH INSURANCE COMPANY	0.45%	\$1,568,416	\$1,368,252	\$650,104	\$460,895	33.68%
66	UNITED FINANCIAL CASUALTY COMPANY	0.44%	\$1,556,741	\$1,854,735	\$1,205,117	\$1,120,818	60.43%
67	NORTHERN INSURANCE CO OF NEW YORK	0.43%	\$1,530,712	\$1,053,675	\$896,203	\$1,957,919	185.82%
68	HARCO NATIONAL INSURANCE COMPANY	0.43%	\$1,527,339	\$1,263,695	\$1,141,853	\$585,744	46.35%
69	FIREMANS FUND INSURANCE COMPANY	0.43%	\$1,524,268	\$1,391,162	\$571,107	\$1,156,802	83.15%
70	INTERNATIONAL BUS & MERCANTILE REASSUR	0.43%	\$1,520,414	\$1,594,140	\$1,642,401	\$1,367,220	85.77%
71	NORTH RIVER INSURANCE COMPANY THE	0.41%	\$1,459,205	\$1,282,562	\$834,339	\$1,117,429	87.12%
72	NATIONAL INDEMNITY COMPANY	0.40%	\$1,422,610	\$1,448,901	\$529,776	\$890,837	61.48%
73	AMERICAN AUTOMOBILE INSURANCE CO	0.36%	\$1,260,001	\$1,248,469	\$313,559	\$395,265	-31.66%
74	ST PAUL PROPERTY & CASUALTY INS CO	0.35%	\$1,237,185	\$1,556,030	\$740,381	\$975,755	62.71%
75	OCCIDENTAL FIRE & CAS CO OF NC	0.34%	\$1,196,123	\$830,664	\$557,339	\$720,472	86.73%
76	INTERSTATE INDEMNITY COMPANY	0.34%	\$1,185,523	\$1,277,152	\$397,517	\$-76,958	-6.03%
77	FIRE AND CASUALTY INS CO OF CONNECTICUT	0.33%	\$1,153,784	\$1,085,758	\$1,239,469	\$2,215,773	204.08%
78	CENTENNIAL INSURANCE COMPANY	0.33%	\$1,150,756	\$913,842	\$1,328,902	\$897,117	98.17%
79	AMERICAN MANUFACTURERS MUTUAL INS CO	0.32%	\$1,141,327	\$1,356,431	\$635,372	\$1,159,610	85.49%
80	CHURCH MUTUAL INSURANCE COMPANY	0.32%	\$1,133,893	\$1,039,786	\$422,975	\$391,277	37.63%
81	STATE FARM FIRE AND CASUALTY CO	0.32%	\$1,130,716	\$1,107,904	\$474,014	\$505,770	45.65%
82	BITUMINOUS CASUALTY CORPORATION	0.31%	\$1,100,462	\$1,060,292	\$533,314	\$1,119,790	105.61%
83	FARM BUREAU TOWN & COUNTRY INS CO OF MO	0.31%	\$1,087,389	\$1,015,260	\$702,897	\$571,565	56.30%
84	ATHENA ASSURANCE COMPANY	0.30%	\$1,060,088	\$844,864	\$296,596	\$525,903	62.25%
85	CUMIS INSURANCE SOCIETY INC	0.29%	\$1,037,393	\$837,259	\$315,462	\$338,683	40.45%
86	NATIONWIDE AGRIBUSINESS INS CO	0.29%	\$1,012,349	\$1,178,956	\$1,454,966	\$1,777,963	150.81%
87	AMERICAN ALTERNATIVE INS CORP	0.28%	\$999,310	\$1,080,793	\$442,683	\$666,565	61.67%
88	ROYAL INSURANCE COMPANY OF AMERICA	0.28%	\$997,366	\$1,012,010	\$253,976	\$266,808	26.36%
89	POTOMAC INSURANCE CO OF ILLINOIS	0.27%	\$948,560	\$930,487	\$459,097	\$511,833	55.01%
90	OHIO CASUALTY INSURANCE COMPANY	0.27%	\$939,669	\$803,865	\$707,118	\$576,362	71.70%
91	MIC PROPERTY AND CASUALTY INS CORP	0.27%	\$938,784	\$1,708,828	\$753,667	\$825,429	48.30%
92	ATLANTIC MUTUAL INSURANCE COMPANY	0.26%	\$929,333	\$895,303	\$1,541,611	\$529,513	59.14%
93	UNITED PACIFIC INSURANCE COMPANY	0.26%	\$925,426	\$998,871	\$289,078	\$760,500	76.14%
94	SAGAMORE INSURANCE COMPANY	0.26%	\$920,458	\$679,674	\$196,966	\$1,345,816	198.01%
95	TRAVELERS INDEMNITY COMPANY	0.26%	\$915,049	\$908,941	\$-59,632	\$-108,113	-11.89%
96	ASSURANCE COMPANY OF AMERICA	0.25%	\$888,689	\$716,239	\$376,746	\$461,048	64.37%
97	SECURA INSURANCE A MUTUAL COMPANY	0.25%	\$879,425	\$936,035	\$328,031	\$741,353	79.20%
98	STRATFORD INSURANCE COMPANY	0.25%	\$875,567	\$755,937	\$665,634	\$480,175	63.52%
99	NORTHFIELD INSURANCE COMPANY	0.24%	\$861,237	\$797,927	\$361,743	\$218,118	27.34%
100	REGENT INSURANCE COMPANY	0.24%	\$858,515	\$869,294	\$765,444	\$836,926	96.28%
101	NOBEL INSURANCE COMPANY	0.24%	\$835,607	\$585,239	\$212,701	\$893,594	152.69%
102	AMERICAN GUARANTEE & LIABILITY INS CO	0.23%	\$814,737	\$970,558	\$326,967	\$338,015	34.83%
103	EVERGREEN NATIONAL INDEMNITY COMPANY	0.23%	\$811,835	\$398,166	\$190,254	\$640,109	160.76%
104	MID CENTURY INSURANCE COMPANY	0.23%	\$810,653	\$742,954	\$399,784	\$570,489	76.79%
105	GREAT NORTHERN INSURANCE COMPANY	0.23%	\$806,724	\$860,833	\$254,688	\$568,600	66.05%
106	CAROLINA CASUALTY INSURANCE COMPANY	0.23%	\$805,974	\$609,430	\$550,735	\$351,295	57.64%
107	UNITED STATES FIRE INSURANCE CO	0.22%	\$775,717	\$1,034,454	\$462,710	\$739,178	71.46%
108	PHOENIX INSURANCE COMPANY THE	0.22%	\$774,459	\$633,212	\$304,390	\$237,711	37.54%
109	GATEWAY INSURANCE COMPANY	0.22%	\$772,308	\$1,003,554	\$718,739	\$240,191	23.93%
110	RANGER INSURANCE COMPANY	0.22%	\$769,737	\$701,524	\$517,890	\$254,302	36.25%

1998 PROPERTY/CASUALTY INSURANCE  
TOTAL COMMERCIAL AUTO

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
111	MICHIGAN MUTUAL INSURANCE COMPANY	0.21%	\$751,245	\$710,630	\$427,441	\$886,862	124.80%
112	CLARENDON NATIONAL INS CO	0.21%	\$746,029	\$774,949	\$1,059,210	\$445,148	57.44%
113	VESTA FIRE INSURANCE CORP	0.20%	\$712,138	\$708,716	\$253,265	\$166,155	23.44%
114	CIGNA INSURANCE COMPANY,	0.20%	\$733,792	\$718,717	\$405,299	\$526,114	73.20%
115	BITUMINOUS FIRE AND MARINE INS CO	0.20%	\$702,107	\$601,196	\$146,401	\$121,948	20.28%
116	NATIONAL SURETY CORPORATION	0.19%	\$685,686	\$804,444	\$1,228,343	\$1,087,893	135.24%
117	FIDELITY & GUARANTY INS UNDERWRITERS	0.19%	\$659,695	\$815,011	\$322,152	\$277,582	34.06%
118	LEADER NATIONAL INSURANCE CO	0.19%	\$658,370	\$763,137	\$463,125	\$150,569	19.73%
119	TIG INSURANCE COMPANY	0.18%	\$645,880	\$787,867	\$1,822,327	\$470,689	59.74%
120	ALLSTATE INDEMNITY COMPANY	0.18%	\$633,889	\$573,871	\$347,905	\$600,719	104.68%
121	GUIDANT MUTUAL INSURANCE CO	0.18%	\$620,390	\$607,869	\$247,565	\$164,095	27.00%
122	VALLEY FORGE INSURANCE COMPANY	0.17%	\$609,626	\$516,398	\$1,632,393	\$358,330	69.39%
123	TRI STATE INSURANCE CO OF MINNESOTA	0.17%	\$602,265	\$543,076	\$238,143	\$1,235,887	227.57%
124	GREAT DIVIDE INSURANCE COMPANY	0.16%	\$556,161	\$515,474	\$166,350	-\$9,674	-1.88%
125	TWIN CITY FIRE INS CO	0.15%	\$543,584	\$602,841	\$225,642	-\$746,450	-123.82%
126	WAUSAU BUSINESS INSURANCE COMPANY	0.15%	\$537,681	\$523,558	\$155,935	\$364,829	69.68%
127	WAUSAU UNDERWRITERS INS CO	0.15%	\$529,197	\$522,850	\$520,495	\$629,603	120.42%
128	AGRICULTURAL INSURANCE COMPANY	0.15%	\$512,508	\$528,505	\$192,426	\$276,168	52.25%
129	TRAVELERS INDEMNITY CO OF AMERICA	0.14%	\$510,864	\$474,491	\$174,510	\$255,690	53.89%
130	SENTRY INSURANCE A MUTUAL COMPANY	0.14%	\$505,147	\$501,354	\$182,914	-\$111,244	-22.19%
131	OLD REPUBLIC INSURANCE COMPANY	0.14%	\$477,382	\$485,293	\$543,522	\$2,960,046	609.95%
132	INTEGON NATIONAL INSURANCE COMPANY	0.13%	\$475,029	\$478,690	\$199,245	\$163,103	34.07%
133	VALIANT INS CO	0.13%	\$463,313	\$446,502	\$163,096	\$331,291	74.20%
134	AMERICAN MODERN HOME INSURANCE CO	0.13%	\$461,361	\$484,340	\$418,582	\$463,703	95.74%
135	AMERICAN CASUALTY CO OF READING PA	0.13%	\$440,933	\$639,251	\$373,324	\$183,341	28.68%
136	MILLERS MUTUAL INSURANCE ASSOCIATION	0.12%	\$439,546	\$462,605	\$388,269	\$263,372	56.93%
137	BROTHERHOOD MUTUAL INSURANCE CO	0.12%	\$420,770	\$398,690	\$248,889	\$295,215	74.05%
138	FARMLAND MUTUAL INSURANCE COMPANY	0.12%	\$408,999	\$416,619	\$563,118	\$604,428	145.08%
139	COMMERCE AND INDUSTRY INSURANCE CO	0.11%	\$397,307	\$442,528	\$253,728	\$283,743	64.12%
140	NEW HAMPSHIRE INSURANCE COMPANY	0.11%	\$390,288	\$504,787	\$212,111	\$113,206	22.43%
141	FEDERATED RURAL ELECTRIC INS CORP	0.11%	\$389,159	\$389,650	\$141,165	\$129,569	33.25%
142	PACIFIC EMPLOYERS INSURANCE COMPANY	0.11%	\$383,343	\$360,116	\$382	-\$620,226	-172.23%
143	TRUMBULL INSURANCE COMPANY	0.11%	\$370,211	\$249,445	\$144,292	\$302,374	121.22%
144	AMCO INSURANCE COMPANY	0.10%	\$368,786	\$357,180	\$499,275	\$678,767	190.03%
145	CITIZENS SECURITY MUTUAL INS CO	0.10%	\$363,968	\$375,175	\$212,904	\$105,936	28.24%
146	BANKERS STANDARD INSURANCE COMPANY	0.10%	\$357,173	\$344,541	\$140,751	\$97,647	28.34%
147	ROYAL INDEMNITY COMPANY	0.10%	\$344,230	\$280,207	\$80,440	\$1,914,264	683.16%
148	NORTHWESTERN NATIONAL CASUALTY CO	0.10%	\$343,209	\$312,444	\$273,927	\$313,937	100.48%
149	EMPLOYERS INSURANCE OF WAUSAU A MUTUAL	0.09%	\$332,938	\$340,000	\$278,970	\$374,627	110.18%
150	EVEREST NATIONAL INSURANCE COMPANY	0.09%	\$332,933	\$322,200	\$436,081	-\$215,351	-66.84%
151	TRAVELERS CASUALTY AND SURETY CO	0.09%	\$330,396	\$523,677	\$1,471,352	\$636,065	121.46%
152	LANCER INSURANCE COMPANY	0.09%	\$320,882	\$374,912	\$102,530	\$38,151	10.18%
153	ST PAUL GUARDIAN INSURANCE COMPANY	0.09%	\$318,967	\$152,623	\$15,153	\$60,616	39.72%
154	SAFECO INSURANCE CO OF AMERICA	0.09%	\$302,608	\$356,217	\$203,065	\$465,257	130.61%
155	LEGION INSURANCE COMPANY	0.08%	\$299,292	\$369,487	\$295,865	\$728,982	197.30%
156	INSURANCE CO OF THE STATE OF PA	0.08%	\$293,320	\$530,701	\$154,070	\$369,694	69.66%
157	TITAN INDEMNITY COMPANY	0.08%	\$292,760	\$281,842	\$129,421	\$141,795	50.31%
158	MUTUAL SERVICE CASUALTY INSURANCE CO	0.08%	\$291,115	\$315,779	\$57,814	\$290,196	91.90%
159	JEFFERSON INSURANCE CO OF NEW YORK	0.08%	\$290,956	\$329,799	\$1,172,889	\$453,971	137.65%
160	NATIONAL AMERICAN INSURANCE COMPANY	0.08%	\$279,549	\$158,951	\$12,722	\$42,119	26.50%
161	FARMERS ALLIANCE MUTUAL INS CO	0.08%	\$278,665	\$288,122	\$110,207	\$143,475	49.80%
162	INTERCARGO INSURANCE COMPANY	0.07%	\$260,316	\$102,115	\$0	\$0	0.00%
163	AMERICAN INSURANCE COMPANY THE	0.07%	\$255,736	\$338,713	\$527,082	\$56,350	16.64%
164	CONNECTICUT INDEMNITY COMPANY THE	0.07%	\$245,072	\$228,995	\$72,649	\$35,644	15.57%
165	SECURITY NATIONAL INSURANCE COMPANY	0.07%	\$242,249	\$246,579	\$528,587	\$549,364	222.79%

1998 PROPERTY/CASUALTY INSURANCE  
TOTAL COMMERCIAL AUTO

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
166	CHARTER OAK FIRE INSURANCE CO THE	0.07%	\$231,497	\$181,781	\$113,922	\$120,017	66.02%
167	AMERICAN STANDARD INS CO OF WISCONSIN	0.07%	\$229,957	\$392,624	\$206,266	\$261,374	66.57%
168	GENERAL INSURANCE CO OF AMERICA	0.06%	\$227,315	\$198,812	\$66,087	-\$58,659	-29.50%
169	AMERICAN AND FOREIGN INSURANCE CO	0.06%	\$223,391	\$185,606	\$55,420	\$48,929	26.36%
170	STATEWIDE INSURANCE COMPANY	0.06%	\$222,450	\$171,043	\$127,503	\$149,014	87.12%
171	FIDELITY AND DEPOSIT CO MARYLAND	0.06%	\$210,467	\$208,299	\$130,042	\$691,334	331.90%
172	COLORADO CASUALTY INSURANCE COMPANY	0.06%	\$210,035	\$167,293	\$70,372	\$146,233	87.41%
173	INDEMNITY INSURANCE CO OF NORTH AMERICA	0.06%	\$206,659	\$194,443	\$6,015	\$686,863	353.25%
174	TOKIO MARINE AND FIRE INS CO LTD (US BR	0.06%	\$203,776	\$193,659	-\$4,481	\$25,217	13.02%
175	ARGONAUT GREAT CENTRAL INSURANCE CO	0.05%	\$192,742	\$175,429	\$40,142	\$90,576	51.63%
176	HANOVER INSURANCE COMPANY THE	0.05%	\$185,898	\$208,674	\$20,523	\$931,762	446.52%
177	INDIANA LUMBERMENS MUTUAL INS CO	0.05%	\$181,359	\$164,920	\$109,162	\$109,074	66.14%
178	ELECTRIC INSURANCE COMPANY	0.05%	\$178,020	\$178,019	\$34,270	\$44,290	24.88%
179	GRANITE STATE INSURANCE COMPANY	0.05%	\$173,659	\$141,386	\$92,517	\$160,411	113.46%
180	GENESIS INSURANCE COMPANY	0.05%	\$172,334	\$153,884	\$0	\$96,000	62.38%
181	ZURICH AMERICAN INS CO OF IL	0.05%	\$172,319	\$190,641	\$199,317	\$215,177	112.87%
182	AMERICAN NATIONAL FIRE INSURANCE CO	0.05%	\$164,326	\$186,086	\$15,279	\$18,923	10.17%
183	TRAVELERS INDEMNITY CO OF CONNECTICUT	0.04%	\$156,802	\$142,460	\$28,864	\$42,072	29.53%
184	INSURANCE COMPANY OF NORTH AMERICA	0.04%	\$156,787	-\$3,558	\$15,860	\$485,302	-13639.74%
185	RLI INSURANCE COMPANY	0.04%	\$154,777	\$116,590	\$6,944	\$26,946	23.11%
186	NORTHERN ASSURANCE CO OF AMERICA	0.04%	\$154,752	\$139,455	\$77,669	\$83,053	59.56%
187	STAR INSURANCE COMPANY	0.04%	\$151,309	\$59,288	\$0	\$23,953	40.40%
188	MARYLAND CASUALTY COMPANY	0.04%	\$144,153	\$166,659	\$205,973	\$47,215	28.33%
189	REPUBLIC WESTERN INS CO	0.04%	\$142,309	\$146,694	\$28,514	-\$6,285	-4.28%
190	COREGIS INSURANCE COMPANY	0.04%	\$141,439	\$113,886	\$38,125	-\$47,476	-41.69%
191	PHILADELPHIA INDEMNITY INSURANCE CO	0.04%	\$141,061	\$146,895	\$95,579	\$71,380	48.59%
192	GAN NORTH AMERICAN INSURANCE CO	0.04%	\$139,360	\$139,360	\$100,866	\$572,660	410.92%
193	CIGNA FIRE UNDERWRITERS INS CO	0.04%	\$138,760	\$147,841	\$101,446	\$149,796	101.32%
194	MINNESOTA FIRE AND CASUALTY COMPANY	0.04%	\$138,297	\$131,536	\$48,930	\$40,661	30.91%
195	NATIONAL FIRE INS CO OF HARTFORD	0.04%	\$126,822	\$84,510	\$1,013,979	\$978,459	1157.80%
196	WINDSOR INSURANCE COMPANY	0.03%	\$111,115	\$104,816	\$46,636	\$42,311	40.37%
197	ILLINOIS NATIONAL INSURANCE COMPANY	0.03%	\$111,046	\$110,190	\$52,003	-\$1,159	-1.05%
198	GULF INSURANCE COMPANY	0.03%	\$110,131	\$62,858	\$12,974	-\$4,424	-7.04%
199	GRAIN DEALERS MUTUAL INSURANCE CO	0.03%	\$109,959	\$113,923	\$67,867	\$86,783	76.18%
200	PEAK PROPERTY AND CASUALTY INS CORP	0.03%	\$107,647	\$100,122	\$205,804	\$273,322	272.99%
201	CIGNA PROPERTY & CASUALTY INS CO	0.03%	\$105,144	\$88,228	\$4,877	\$19,060	21.60%
202	PENN AMERICA INS CO	0.03%	\$100,548	\$56,176	\$119,944	\$133,688	237.98%
203	YASUDA FIRE & MARINE INS CO OF AMER TH	0.03%	\$98,729	\$79,816	\$0	\$16,545	20.73%
204	FIRST AMERICAN INSURANCE COMPANY	0.03%	\$97,611	\$53,973	\$238,553	\$244,077	452.22%
205	TRINITY UNIVERSAL INS CO OF KANSAS INC	0.03%	\$97,305	\$119,210	\$88,511	\$47,660	39.98%
206	CITIZENS INS CO OF AMERICA	0.03%	\$95,057	\$159,823	\$394,379	-\$105,263	-65.86%
207	NATIONAL INTERSTATE INSURANCE COMPANY	0.03%	\$89,764	\$95,155	\$20,967	-\$61,802	-64.95%
208	FARMERS AND MERCHANTS INSURANCE CO	0.03%	\$88,260	\$131,534	\$84,208	\$52,086	39.60%
209	SUMITOMO MARINE & FIRE INS CO LTD	0.02%	\$85,866	\$66,236	\$145,822	-\$62,089	-93.74%
210	MASSACHUSETTS BAY INS CO	0.02%	\$85,390	\$124,507	\$26,935	\$30,531	24.52%
211	T H E INSURANCE COMPANY	0.02%	\$84,269	\$70,702	\$10,088	-\$10,393	-14.70%
212	TRANSGUARD INS CO OF AMERICA INC	0.02%	\$80,623	\$73,154	\$13,090	\$45,939	62.80%
213	FLORISTS MUTUAL INSURANCE COMPANY	0.02%	\$79,556	\$75,289	\$33,030	\$216,241	287.21%
214	MARKEL INSURANCE COMPANY	0.02%	\$78,311	\$92,386	\$64,477	-\$2,842	-3.08%
215	MID-CONTINENT CASUALTY COMPANY	0.02%	\$77,966	\$74,720	\$1,117	\$9,703	12.99%
216	CONTINENTAL NATIONAL INDEMNITY COMPANY	0.02%	\$75,397	\$119,990	\$21,621	\$29,876	24.90%
217	UTICA MUTUAL INSURANCE COMPANY	0.02%	\$75,126	\$67,281	\$3,443	-\$3,542	-5.26%
218	MILLERS MUTUAL FIRE INSURANCE CO THE	0.02%	\$68,403	\$53,830	\$9,832	\$9,356	17.38%
219	AMERICAN RELIABLE INSURANCE COMPANY	0.02%	\$66,684	\$23,180	\$0	\$7,833	33.79%
220	SCOTTSDALE INDEMNITY COMPANY	0.02%	\$63,261	\$53,280	\$4,555	\$10,672	20.03%



1998 PROPERTY/CASUALTY INSURANCE  
TOTAL COMMERCIAL AUTO

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
221	HARTFORD UNDERWRITERS INSURANCE CO	0.02%	\$59,836	\$66,118	\$68,747	\$3,467	5.24%
222	AMERICAN FIRE AND INDEMNITY COMPANY	0.02%	\$58,794	\$58,769	\$46,912	\$223,329	380.01%
223	TRINITY UNIVERSAL INSURANCE COMPANY	0.01%	\$52,281	\$56,935	\$498	-\$2,322	-4.08%
224	TIG INDEMNITY COMPANY	0.01%	\$51,337	\$53,009	\$8,841	\$17,085	32.23%
225	GLOBE INDEMNITY COMPANY	0.01%	\$51,007	\$47,943	\$8,033	-\$11,875	-24.77%
226	HAULERS INSURANCE COMPANY INC	0.01%	\$50,487	\$23,774	\$4,497	\$6,997	29.43%
227	NN INSURANCE COMPANY	0.01%	\$47,155	\$54,733	\$34,264	\$27,100	49.51%
228	SOUTHERN INSURANCE COMPANY	0.01%	\$47,108	\$17,272	\$0	\$1,286	7.45%
229	AMERICAN HOME ASSURANCE COMPANY	0.01%	\$46,514	\$30,993	-\$21,557	-\$20,622	-66.54%
230	ATLANTIC INSURANCE COMPANY	0.01%	\$45,860	\$39,449	\$31,812	\$25,834	65.49%
231	GREAT AMERICAN INSURANCE COMPANY	0.01%	\$42,865	\$67,773	\$86,703	\$21,277	31.39%
232	AMERICAN EMPLOYERS INSURANCE CO	0.01%	\$42,353	\$42,432	\$367,826	\$7,029	16.57%
233	ACCELERATION NATIONAL INS CO	0.01%	\$41,597	\$79,786	\$6,090	\$247,101	309.70%
234	PROGRESSIVE CASUALTY INSURANCE CO	0.01%	\$38,075	\$41,065	\$94,373	\$225,325	548.70%
235	SAFEGUARD INSURANCE COMPANY	0.01%	\$36,932	\$12,636	\$257	\$20,460	161.92%
236	PROPERTY & CASUALTY INS CO OF HARTFORD	0.01%	\$35,295	\$16,373	\$0	\$1,607	9.81%
237	HARTFORD ACCIDENT & INDEMNITY CO	0.01%	\$33,762	\$15,517	\$1,677	\$17,279	111.36%
238	AMERICAN INDEMNITY COMPANY	0.01%	\$33,385	\$30,404	\$3,108	\$3,108	10.22%
239	LUMBERMENS UNDERWRITING ALLIANCE	0.01%	\$33,104	\$11,025	\$2,241	\$2,241	20.33%
240	NATIONAL FARMERS UNION STANDARD INS CO	0.01%	\$31,282	\$39,941	\$33,419	\$33,330	83.45%
241	VIGILANT INSURANCE COMPANY	0.01%	\$31,087	\$28,589	\$0	\$1,755	6.14%
242	PACIFIC INDEMNITY COMPANY	0.01%	\$30,809	\$19,555	\$2,666	\$3,524	18.02%
243	NONPROFITS INS ASSN AN INTERINS EXCH	0.01%	\$30,700	\$27,273	\$8,066	\$15,232	55.85%
244	FRONTIER INSURANCE COMPANY	0.01%	\$28,769	\$31,011	\$2,676	\$10,404	33.55%
245	ULICO CASUALTY COMPANY	0.01%	\$28,276	\$22,959	\$11,594	\$22,386	97.50%
246	AMERICAN INTERNATIONAL SOUTH INS CO	0.01%	\$28,244	\$18,485	\$188,121	-\$58,950	-318.91%
247	SAVERS PROPERTY & CASUALTY INS CO	0.01%	\$27,972	\$27,560	\$42,414	\$42,088	152.71%
248	FIRST NATIONAL INS CO OF AMERICA	0.01%	\$27,085	\$38,195	\$32,891	-\$77,618	-203.22%
249	FIREMANS FUND INS CO OF WISCONSIN	0.01%	\$24,980	\$24,560	\$866	-\$28,557	-116.27%
250	CONTINENTAL INSURANCE COMPANY THE	0.01%	\$23,532	\$23,684	\$368,168	-\$1,632,890	-6894.49%
251	VANGUARD INSURANCE COMPANY	0.01%	\$19,336	\$18,189	\$1,690	\$6,139	33.75%
252	FIREMENS INS CO OF NEWARK NEW JERSEY	0.01%	\$17,902	\$26,665	-\$1,461	\$6,307	23.65%
253	NORTHBROOK PROPERTY & CASUALTY INS CO	0.00%	\$16,330	\$7,916	\$15,858	-\$268,629	-3393.49%
254	HIGHLANDS INSURANCE COMPANY	0.00%	\$14,489	\$8,565	\$8,125	\$31,260	364.97%
255	CREDIT GENERAL INS CO	0.00%	\$12,295	\$12,295	\$0	\$14,000	113.87%
256	NORTHBROOK NATIONAL INS CO	0.00%	\$8,834	\$13,797	\$298,082	\$349,561	2533.60%
257	CENTURY-NATIONAL INSURANCE COMPANY	0.00%	\$7,983	\$7,711	\$3,063	\$2,865	37.15%
258	NORTH AMERICAN SPECIALTY INS CO	0.00%	\$7,582	\$6,480	\$0	-\$94,816	-1463.21%
259	NATIONAL FARMERS UNION PRO & CAS CO	0.00%	\$7,505	\$5,618	\$0	\$90	1.60%
260	GREENWICH INSURANCE COMPANY	0.00%	\$7,106	\$4,149	\$0	\$2,045	49.29%
261	GENERAL CASUALTY CO OF ILLINOIS	0.00%	\$6,778	\$6,484	\$0	\$198	3.05%
262	WESTFIELD INSURANCE COMPANY	0.00%	\$5,602	\$5,225	\$0	\$166	3.18%
263	SECURITY INSURANCE CO OF HARTFORD	0.00%	\$4,921	\$1,819	\$131	\$131	7.20%
264	AXA GLOBAL RISKS US INSURANCE CO	0.00%	\$3,720	\$26,142	\$996,964	\$1,658,572	6344.47%
265	CAMDEN FIRE INSURANCE ASSOCIATION	0.00%	\$3,667	\$2,106	\$473	\$547	25.97%
266	AMICA MUTUAL INSURANCE COMPANY	0.00%	\$3,171	\$3,198	\$8	\$15	0.47%
267	WESTCHESTER FIRE INSURANCE COMPANY	0.00%	\$2,743	\$1,714	\$0	-\$633,772	-36976.20%
268	NIAGARA FIRE INSURANCE COMPANY	0.00%	\$2,682	\$2,682	\$17,000	-\$31,948	-1191.20%
269	ST PAUL INSURANCE CO OF ILLINOIS THE	0.00%	\$2,631	\$9,671	\$0	-\$2,756	-28.50%
270	CAPITAL CITY INSURANCE COMPANY INC	0.00%	\$2,329	\$1,737	\$551	\$551	31.72%
271	AMERICAN ALLIANCE INSURANCE COMPANY	0.00%	\$2,324	\$3,617	-\$2,624	-\$27,856	-770.14%
272	INTERNATIONAL INDEMNITY COMPANY	0.00%	\$2,299	\$3,469	\$3,636	\$4,718	136.00%
273	AMERICAN PROTECTION INSURANCE CO	0.00%	\$2,221	\$3,048	\$0	\$1,172	38.45%
274	NATIONWIDE MUTUAL FIRE INSURANCE CO	0.00%	\$1,875	\$1,315	\$0	\$1,444	109.81%
275	MIDWESTERN INSURANCE COMPANY	0.00%	\$1,733	\$2,214	\$10,908	\$10,971	495.53%

1998 PROPERTY/CASUALTY INSURANCE  
TOTAL COMMERCIAL AUTO

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
276	PENNSYLVANIA NATIONAL MUTUAL CAS INS CO	0.00%	\$1,555	\$2,985	\$10	-\$415	-13.90%
277	STATE AUTOMOBILE MUTUAL INS CO	0.00%	\$1,292	\$1,191	\$0	-\$125	-10.50%
278	AUTOMOBILE CLUB INTER-INS EXCHANGE	0.00%	\$1,255	\$1,380	\$515	\$296	21.45%
279	UNITED SERVICES AUTOMOBILE ASSOCIATION	0.00%	\$1,038	\$1,301	\$554	-\$125	-9.61%
280	TRAVELERS COMMERCIAL INSURANCE COMPANY	0.00%	\$734	\$19,195	\$17,072	\$1,541	8.03%
281	FARMINGTON CASUALTY COMPANY	0.00%	\$297	\$43,398	\$59,128	-\$121	-0.28%
282	K-M INSURANCE COMPANY	0.00%	\$277	\$277	\$0	\$0	0.00%
283	ECONOMY PREFERRED INSURANCE COMPANY	0.00%	\$159	\$3,747	\$10,000	\$60	1.60%
284	GULF UNDERWRITERS INSURANCE COMPANY	0.00%	\$138	\$58	\$0	\$0	0.00%
285	NORTHBROOK INDEMNITY CO	0.00%	\$100	\$456	\$357	-\$7,829	-1716.89%
286	GOVERNMENT EMPLOYEES INSURANCE CO	0.00%	\$80	\$105	\$45	-\$91	-86.67%
287	GEICO INDEMNITY COMPANY	0.00%	\$60	\$16	\$58	-\$13	-81.25%
288	DIAMOND STATE INSURANCE COMPANY	0.00%	\$34	\$34	\$0	\$0	0.00%
289	GEICO GENERAL INS CO	0.00%	\$31	\$21	\$16	-\$19	-90.48%
290	NATIONWIDE PROPERTY & CASUALTY INS CO	0.00%	\$1	\$314	\$132,500	-\$250,713	-79844.90%
291	AMERICAN SOUTHERN INSURANCE COMPANY	0.00%	\$0	\$9,173	\$0	\$0	0.00%
292	NATIONAL CONTINENTAL INS CO	0.00%	\$0	\$0	\$110,000	\$120,618	N/A
293	MIDLAND RISK INSURANCE COMPANY	0.00%	\$0	\$0	\$3,497	-\$8,131	N/A
294	PROTECTIVE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$21,629	N/A
295	MICHIGAN MILLERS MUTUAL INS CO	0.00%	\$0	\$0	\$0	\$0	N/A
296	CASUALTY INDEMNITY EXCHANGE	0.00%	\$0	\$0	\$0	-\$70,000	N/A
297	AUTOMOBILE INS CO OF HARTFORD CT	0.00%	\$0	\$0	\$0	\$45	N/A
298	STANDARD FIRE INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$33,299	N/A
299	BIRMINGHAM FIRE INS CO OF PA	0.00%	\$0	\$0	\$0	\$155	N/A
300	ARGONAUT INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$149	N/A
301	ARGONAUT MIDWEST INSURANCE COMPANY	0.00%	\$0	\$370	\$0	-\$37,025	-10006.76%
302	PLAINS INSURANCE COMPANY	0.00%	\$0	\$5,945	\$0	-\$2,871	-48.29%
303	CENTURY INDEMNITY COMPANY	0.00%	\$0	\$0	\$35,450	-\$118,259	N/A
304	BOSTON OLD COLONY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$42,544	N/A
305	COUNTRY MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$13	N/A
306	INTERNATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$180,420	N/A
307	DAIRYLAND INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$52	N/A
308	EQUITY MUTUAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$340,709	N/A
309	NEW ENGLAND INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$3,255	N/A
310	CHICAGO INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$1,204	N/A
311	LMI INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$69	N/A
312	YORK INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$84	N/A
313	VALLEY NATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
314	COLUMBIA INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$10	N/A
315	PROGRESSIVE SPECIALTY INS CO	0.00%	\$0	\$0	\$0	-\$1	N/A
316	GLENS FALLS INSURANCE COMPANY THE	0.00%	\$0	\$0	\$0	-\$364	N/A
317	ALLIANZ INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$1,248	N/A
318	TRAVELERS CASUALTY COMPANY OF CONNECTICUT	0.00%	\$0	\$3	\$0	-\$258	-8600.00%
319	ALLIANZ UNDERWRITERS INSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$74,296	N/A
320	PRUDENTIAL COMMERCIAL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$8	N/A
321	PRUDENTIAL GENERAL INS CO	0.00%	\$0	\$0	\$12,895	-\$19,889	N/A
322	ALPHA PROPERTY & CASUALTY INSURANCE CO	0.00%	\$0	\$25,774	\$0	\$0	0.00%
323	REPUBLIC INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$121	N/A
324	AMERICAN ZURICH INSURANCE COMPANY	0.00%	\$0	\$2,548	\$0	-\$11,813	-463.62%
325	FIREMANS FUND INS CO OF MISSOURI	0.00%	\$0	\$12	\$0	-\$2	-16.67%
326	AMERICAN HARDWARE MUTUAL INS CO	0.00%	-\$5	-\$5	-\$29	-\$29	580.00%
327	ECONOMY FIRE & CASUALTY COMPANY	0.00%	-\$62	\$4,475	\$5,148	\$88,768	1983.64%
328	NATIONAL LIABILITY & FIRE INS CO	0.00%	-\$64	\$2,767	-\$15	-\$672	-24.29%
329	TIG PREMIER INSURANCE COMPANY	0.00%	-\$99	-\$99	\$9,010	\$8,804	-8892.93%
330	VIRGINIA SURETY COMPANY INC	0.00%	-\$627	\$4	\$0	\$60	1500.00%

1998 PROPERTY/CASUALTY INSURANCE  
TOTAL COMMERCIAL AUTO

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
331	PROVIDENCE WASHINGTON INSURANCE CO	0.00%	-\$1,640	\$243	\$31,606	\$1,329	546.91%
332	RELIANCE NATIONAL INSURANCE COMPANY	0.00%	-\$3,093	-\$1,399	-\$1,842	-\$3,043	217.51%
333	TRAVELERS CASUALTY AND SURETY CO OF IL	0.00%	-\$3,226	\$105,449	\$119,033	\$97,126	92.11%
334	HOUSTON GENERAL INS CO	0.00%	-\$7,541	\$5,000	\$212,515	-\$568,881	-11377.62%
335	TRAVELERS CASUALTY AND SURETY CO OF AMERICA	0.00%	-\$8,662	\$49,057	\$688,904	\$31,797	64.82%
336	GAN NATIONAL INSURANCE COMPANY	0.00%	-\$15,969	\$26,358	-\$3,254	\$66,431	252.03%
337	FIDELITY AND CASUALTY CO OF NY	0.00%	-\$16,204	-\$16,204	\$1,026	-\$623,575	3848.28%
338	ASSOCIATED INDEMNITY CORPORATION	-0.01%	-\$21,182	\$11,775	\$132,559	\$6,970	59.19%
339	HARTFORD INSURANCE CO OF MIDWEST THE	-0.01%	-\$37,973	\$29,010	\$2,653	\$9,556	32.94%
340	AIU INSURANCE COMPANY	-0.02%	-\$87,599	-\$87,585	\$7,449	-\$3,387	3.87%
TOTAL		100.00%	\$352,329,092	\$354,722,269	\$254,884,031	\$289,451,152	81.60%



**TOTALS ALL BUSINESS  
IN MISSOURI**



1998 PROPERTY/CASUALTY INSURANCE  
TOTALS ALL BUSINESS IN MISSOURI

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
1	STATE FARM MUTUAL AUTOMOBILE INS CO	9.74%	\$532,010,838	\$535,243,925	\$351,093,037	\$337,273,163	63.01%
2	AMERICAN FAMILY MUTUAL INS CO	9.23%	\$504,157,079	\$488,606,156	\$320,099,057	\$320,226,682	65.54%
3	STATE FARM FIRE AND CASUALTY CO	4.41%	\$240,815,539	\$238,103,463	\$105,655,006	\$112,089,343	47.08%
4	SHELTER MUTUAL INSURANCE CO	4.00%	\$218,512,529	\$213,429,741	\$124,531,872	\$129,387,153	60.62%
5	FARMERS INSURANCE COMPANY INC	2.64%	\$144,022,795	\$143,967,832	\$87,183,644	\$84,325,583	58.57%
6	ALLSTATE INSURANCE COMPANY	2.27%	\$124,055,653	\$120,438,817	\$65,008,241	\$63,291,031	52.55%
7	NATIONAL UNION FIRE INS CO OF PITTSBURG	1.92%	\$104,892,920	\$109,535,040	\$29,072,011	\$17,379,968	15.87%
8	AMERICAN STANDARD INS CO OF WISCONSIN	1.56%	\$84,999,239	\$84,114,726	\$51,196,194	\$52,527,180	62.45%
9	MID CENTURY INSURANCE COMPANY	1.53%	\$83,649,637	\$81,578,940	\$55,703,479	\$57,036,791	69.92%
10	FARM BUREAU TOWN & COUNTRY INS CO OF MO	1.48%	\$81,045,525	\$80,030,694	\$55,086,529	\$60,839,429	76.02%
11	MISSOURI EMPLOYERS MUTUAL INS CO	1.47%	\$80,053,275	\$80,400,000	\$38,454,856	\$50,406,298	62.69%
12	LIBERTY MUTUAL FIRE INSURANCE CO	1.28%	\$69,874,666	\$70,320,537	\$49,393,080	\$47,107,798	66.99%
13	SAFECO INSURANCE CO OF AMERICA	1.24%	\$67,545,284	\$63,271,224	\$34,117,954	\$35,796,898	56.58%
14	FEDERAL INSURANCE COMPANY	1.16%	\$63,467,172	\$63,386,722	\$34,462,736	\$43,848,674	69.18%
15	AUTOMOBILE CLUB INTER-INS EXCHANGE	1.16%	\$63,362,181	\$62,335,936	\$37,064,572	\$38,304,599	61.45%
16	CONTINENTAL CASUALTY COMPANY	1.14%	\$62,252,454	\$48,780,524	\$41,246,897	\$65,819,117	134.93%
17	AMERICAN STATES INSURANCE COMPANY	1.06%	\$57,876,443	\$58,514,849	\$37,373,865	\$43,471,524	74.29%
18	CAMERON MUTUAL INSURANCE COMPANY	0.81%	\$44,301,771	\$44,734,695	\$28,937,407	\$25,971,487	58.06%
19	ST PAUL FIRE & MARINE INSURANCE CO	0.69%	\$37,890,016	\$39,443,929	\$21,509,199	\$18,205,966	46.16%
20	TRAVELERS INDEMNITY CO OF ILLINOIS	0.68%	\$37,050,573	\$32,705,816	\$18,025,240	\$14,631,153	44.74%
21	AMERICAN STATES PREFERRED INS CO	0.66%	\$36,326,129	\$36,529,985	\$23,015,806	\$25,087,721	68.68%
22	FEDERATED MUTUAL INSURANCE COMPANY	0.66%	\$35,919,869	\$37,036,588	\$25,872,266	\$21,957,441	59.29%
23	TRANSPORTATION INSURANCE COMPANY	0.65%	\$35,559,550	\$49,522,250	\$31,121,855	\$24,070,525	48.61%
24	PROGRESSIVE CLASSIC INSURANCE COMPANY	0.64%	\$35,072,806	\$26,209,066	\$11,164,008	\$15,679,123	59.82%
25	ALLSTATE INDEMNITY COMPANY	0.64%	\$34,962,117	\$34,827,052	\$19,548,587	\$18,288,066	52.51%
26	HARTFORD UNDERWRITERS INSURANCE CO	0.64%	\$34,920,790	\$34,215,431	\$24,154,125	\$13,313,881	38.91%
27	UNITED SERVICES AUTOMOBILE ASSOCIATION	0.62%	\$33,849,720	\$33,873,649	\$17,864,376	\$15,730,851	46.44%
28	AMERICAN AUTOMOBILE INSURANCE CO	0.58%	\$31,707,079	\$32,182,003	\$20,557,393	\$25,569,482	79.45%
29	RELIANCE INSURANCE COMPANY	0.58%	\$31,526,358	\$8,423,433	\$24,474,182	\$16,527,591	196.21%
30	CONTINENTAL INSURANCE COMPANY THE	0.57%	\$31,321,840	\$32,043,219	\$26,988,480	\$11,010,445	34.36%
31	AMERICAN ECONOMY INSURANCE COMPANY	0.55%	\$30,009,648	\$29,572,093	\$18,360,763	\$19,672,183	66.52%
32	VIRGINIA SURETY COMPANY INC	0.53%	\$28,790,556	\$7,614,869	\$13,070,949	\$13,043,953	171.30%
33	COLUMBIA MUTUAL INSURANCE CO	0.53%	\$28,780,348	\$27,936,280	\$15,228,164	\$16,115,412	57.69%
34	CINCINNATI INS CO THE	0.51%	\$27,723,849	\$26,675,095	\$12,220,852	\$14,296,105	53.59%
35	HARTFORD FIRE INSURANCE COMPANY	0.49%	\$26,931,845	\$26,468,191	\$22,500,346	\$30,860,336	116.59%
36	FIREMANS FUND INSURANCE COMPANY	0.43%	\$23,254,273	\$21,865,985	\$11,977,062	\$36,641,556	167.57%
37	GREAT WEST CASUALTY COMPANY	0.41%	\$22,620,640	\$23,271,512	\$17,265,116	\$19,496,344	83.78%
38	TRAVELERS INDEMNITY COMPANY	0.41%	\$22,558,813	\$25,075,728	\$10,251,459	\$-16,428,570	-65.52%
39	AMERICAN NATIONAL PROPERTY & CASUALTY C	0.41%	\$22,524,863	\$19,659,766	\$12,972,645	\$14,279,480	72.63%
40	FIRE INSURANCE EXCHANGE	0.41%	\$22,374,722	\$20,664,827	\$13,166,195	\$14,419,101	69.78%
41	ZURICH INSURANCE COMPANY	0.40%	\$22,016,806	\$21,768,489	\$27,165,482	\$26,650,165	122.43%
42	VANLINER INSURANCE COMPANY	0.40%	\$21,693,092	\$21,675,143	\$12,876,291	\$14,326,186	66.10%
43	CONTINENTAL WESTERN INSURANCE CO	0.39%	\$21,426,075	\$20,875,138	\$11,711,990	\$18,686,138	89.51%
44	SHELTER GENERAL INS CO	0.39%	\$21,231,974	\$19,643,461	\$10,978,014	\$12,885,332	65.60%
45	RELIANCE NATIONAL INDEMNITY COMPANY	0.38%	\$20,659,424	\$19,108,541	\$7,249,572	\$9,123,334	47.74%
46	PROGRESSIVE NORTHWESTERN INS CO	0.38%	\$20,501,889	\$26,189,511	\$18,510,869	\$15,303,607	58.43%
47	UNITED FIRE AND CASUALTY COMPANY	0.37%	\$20,284,603	\$19,853,784	\$8,590,992	\$9,987,946	50.31%
48	NATIONWIDE MUTUAL INSURANCE COMPANY	0.35%	\$18,998,402	\$19,268,308	\$11,861,937	\$9,845,398	51.10%
49	COMMERCIAL UNION INSURANCE COMPANY	0.34%	\$18,551,013	\$17,914,253	\$11,802,559	\$13,520,754	75.47%
50	AUTO OWNERS INSURANCE CO MUTUAL	0.34%	\$18,545,123	\$18,270,611	\$8,811,247	\$6,180,324	33.83%
51	ILLINOIS NATIONAL INSURANCE COMPANY	0.34%	\$18,375,020	\$9,096,579	\$5,000,178	\$6,596,825	72.52%
52	TRANSCONTINENTAL INSURANCE COMPANY	0.33%	\$18,217,741	\$16,813,047	\$10,314,417	\$7,925,691	49.50%
53	CIGNA PROPERTY & CASUALTY INS CO	0.33%	\$18,169,230	\$17,947,558	\$5,165,367	\$5,261,910	29.32%
54	UNITED STATES FIDELITY & GUARANTY CO	0.33%	\$18,128,632	\$20,355,262	\$17,773,093	\$3,831,557	18.82%
55	STATE AUTO PROPERTY & CASUALTY INS CO	0.33%	\$18,091,395	\$18,276,200	\$7,895,422	\$7,894,543	43.20%

**1998 PROPERTY/CASUALTY INSURANCE  
TOTALS ALL BUSINESS IN MISSOURI**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
56	AMERICAN MOTORISTS INSURANCE CO	0.33%	\$17,963,063	\$19,276,158	\$10,581,520	\$12,202,731	63.30%
57	FARMERS AND MERCHANTS INSURANCE CO	0.31%	\$16,831,100	\$18,957,331	\$14,599,132	\$16,007,910	84.44%
58	TRAVELERS INDEMNITY COMPANY OF MO THE	0.29%	\$16,083,516	\$19,999,228	\$12,286,159	\$11,545,924	57.73%
59	USAA CASUALTY INSURANCE COMPANY	0.29%	\$16,047,806	\$15,639,725	\$9,930,252	\$9,076,477	58.03%
60	AUTO CLUB FAMILY INSURANCE COMPANY	0.29%	\$15,836,714	\$15,377,518	\$7,501,936	\$7,869,584	51.18%
61	GENERAL ACCIDENT INS CO OF AMERICA	0.29%	\$15,823,787	\$15,477,266	\$9,751,074	\$14,095,141	91.07%
62	FARMERS INSURANCE EXCHANGE	0.29%	\$15,692,479	\$15,939,724	\$10,695,031	\$12,548,983	78.73%
63	AMERICAN COMPENSATION INSURANCE COMPANY	0.28%	\$15,467,108	\$15,746,875	\$5,098,671	\$12,126,852	77.01%
64	AMCO INSURANCE COMPANY	0.28%	\$15,435,009	\$14,851,928	\$8,080,689	\$10,093,171	67.96%
65	SECURA INSURANCE A MUTUAL COMPANY	0.27%	\$14,745,378	\$14,541,520	\$8,141,701	\$8,284,527	56.97%
66	ROYAL INDEMNITY COMPANY	0.26%	\$14,467,085	\$15,211,119	\$2,508,943	\$4,740,327	31.16%
67	HARTFORD CASUALTY INS CO	0.26%	\$14,304,208	\$14,089,894	\$6,525,426	\$5,662,743	40.19%
68	VISION SERVICE PLAN INSURANCE CO	0.26%	\$14,292,209	\$14,271,486	\$12,135,640	\$12,611,014	88.37%
69	ALLIED PROPERTY & CASUALTY INS CO	0.26%	\$14,171,030	\$12,874,768	\$7,064,834	\$8,311,288	64.55%
70	LIBERTY INSURANCE CORPORATION	0.25%	\$13,767,618	\$13,610,207	\$11,333,404	\$18,716,779	137.52%
71	EMPLOYERS FIRE INSURANCE COMPANY	0.25%	\$13,750,455	\$13,348,590	\$8,020,709	\$6,383,995	47.83%
72	GRINNELL MUTUAL REINSURANCE COMPANY	0.24%	\$12,918,984	\$13,302,772	\$8,782,188	\$8,308,553	62.46%
73	PENNSYLVANIA GENERAL INSURANCE CO	0.24%	\$12,852,891	\$11,762,176	\$6,699,597	\$8,098,046	68.85%
74	BENCHMARK INSURANCE COMPANY	0.24%	\$12,849,370	\$13,378,020	\$10,635,095	\$10,717,524	80.11%
75	NATIONAL INSURANCE ASSOCIATION	0.23%	\$12,783,061	\$12,538,658	\$7,207,463	\$7,607,073	60.67%
76	AMERICAN BANKERS INS CO OF FLORIDA	0.23%	\$12,734,260	\$11,522,086	\$3,960,155	\$4,754,279	41.26%
77	PHICO INSURANCE COMPANY	0.23%	\$12,612,117	\$14,484,811	\$1,745,842	\$6,166,676	42.57%
78	GUARANTY NATIONAL INSURANCE COMPANY	0.23%	\$12,382,667	\$12,843,485	\$1,436,076	\$6,934,422	53.99%
79	INSURANCE CO OF THE STATE OF PA	0.22%	\$12,013,266	\$10,636,636	\$5,002,661	\$8,440,863	79.36%
80	GEICO GENERAL INS CO	0.22%	\$11,847,143	\$11,065,498	\$6,306,392	\$6,719,654	60.73%
81	AMERICAN INSURANCE COMPANY THE	0.21%	\$11,684,730	\$11,653,492	\$9,597,091	\$7,883,651	67.65%
82	PROGRESSIVE CASUALTY INSURANCE CO	0.21%	\$11,650,934	\$9,057,776	\$4,864,978	\$5,014,770	55.36%
83	TRAVELERS INDEMNITY CO OF AMERICA	0.21%	\$11,539,953	\$10,755,986	\$5,766,523	\$9,788,189	91.00%
84	FIDELITY AND GUARANTY INSURANCE COMPANY	0.21%	\$11,435,586	\$11,721,987	\$8,039,487	\$10,221,011	87.20%
85	ATLANTIC MUTUAL INSURANCE COMPANY	0.21%	\$11,421,200	\$10,748,746	\$8,293,156	\$8,137,497	75.71%
86	MORTGAGE GUARANTY INS CORP	0.21%	\$11,402,731	\$11,792,064	\$803,060	\$4,842,311	41.06%
87	UNIVERSAL UNDERWRITERS INS CO	0.21%	\$11,397,980	\$14,348,931	\$8,807,073	\$7,979,140	55.61%
88	OHIO CASUALTY INSURANCE COMPANY	0.21%	\$11,383,504	\$11,321,358	\$6,647,626	\$7,867,018	69.49%
89	CORNERSTONE NATIONAL INSURANCE COMPANY	0.21%	\$11,342,832	\$10,201,637	\$5,078,942	\$6,666,044	65.34%
90	DAIRYLAND INSURANCE COMPANY	0.21%	\$11,341,123	\$11,106,459	\$5,587,773	\$7,189,062	64.73%
91	LUMBERMENS MUTUAL CASUALTY CO	0.21%	\$11,325,143	\$10,724,815	\$5,066,587	\$10,392,970	96.91%
92	EMPLOYERS MUTUAL CASUALTY COMPANY	0.21%	\$11,318,050	\$10,932,533	\$4,670,153	\$5,680,703	51.96%
93	ROYAL INSURANCE COMPANY OF AMERICA	0.21%	\$11,293,776	\$10,289,408	\$3,492,599	\$2,948,996	28.66%
94	GOVERNMENT EMPLOYEES INSURANCE CO	0.20%	\$11,150,973	\$11,141,911	\$7,849,435	\$6,316,827	56.69%
95	ST PAUL GUARDIAN INSURANCE COMPANY	0.20%	\$10,968,633	\$11,257,790	\$10,028,711	\$8,616,197	76.54%
96	WEST AMERICAN INSURANCE COMPANY	0.20%	\$10,827,406	\$10,662,993	\$7,874,235	\$7,484,637	70.19%
97	ALLENDAL MUTUAL INSURANCE COMPANY	0.20%	\$10,796,828	\$10,737,332	\$3,621,607	\$182,887	1.70%
98	DEERBROOK INSURANCE COMPANY	0.20%	\$10,713,752	\$10,108,012	\$5,417,913	\$6,640,396	65.69%
99	GENERAL ELECTRIC MORT INS CORP	0.19%	\$10,617,335	\$11,348,034	\$1,434,676	\$2,341,657	20.63%
100	TRUCK INSURANCE EXCHANGE	0.19%	\$10,586,301	\$10,720,689	\$8,890,911	\$9,743,125	90.88%
101	MEDICAL PROTECTIVE COMPANY	0.19%	\$10,550,174	\$10,377,791	\$16,603,981	\$6,811,098	65.63%
102	UNITED SECURITY INSURANCE COMPANY	0.19%	\$10,525,723	\$10,256,618	\$6,057,641	\$7,236,469	70.55%
103	GUIDANT MUTUAL INSURANCE CO	0.19%	\$10,462,261	\$10,680,398	\$6,594,880	\$16,844,467	157.71%
104	EMPLOYERS INSURANCE OF WAUSAU A MUTUAL	0.19%	\$10,366,726	\$10,362,316	\$8,509,348	\$1,243,334	12.00%
105	ST PAUL MERCURY INSURANCE COMPANY	0.19%	\$10,269,661	\$12,026,541	\$8,918,190	\$7,502,322	62.38%
106	GREAT NORTHERN INSURANCE COMPANY	0.18%	\$10,089,729	\$9,475,790	\$6,109,613	\$9,136,688	96.42%
107	MISSOURI HOSPITAL PLAN	0.18%	\$9,976,390	\$10,633,301	\$2,403,587	\$163,267	1.54%
108	FIRST NATIONAL INS CO OF AMERICA	0.18%	\$9,951,505	\$9,811,998	\$5,358,470	\$5,921,185	60.35%
109	CHURCH MUTUAL INSURANCE COMPANY	0.18%	\$9,741,085	\$9,658,797	\$7,509,778	\$8,675,757	89.82%
110	SENTRY INSURANCE A MUTUAL COMPANY	0.18%	\$9,660,994	\$9,282,319	\$5,330,932	\$6,185,721	66.64%



**1998 PROPERTY/CASUALTY INSURANCE  
TOTALS ALL BUSINESS IN MISSOURI**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
111	GATEWAY INSURANCE COMPANY	0.18%	\$9,643,887	\$9,724,000	\$5,444,326	\$5,329,965	54.81%
112	AMERICAN EMPLOYERS INSURANCE CO	0.18%	\$9,639,529	\$9,676,150	\$9,885,410	\$12,005,264	124.07%
113	MILLERS MUTUAL INSURANCE ASSOCIATION	0.18%	\$9,592,226	\$9,990,201	\$7,142,581	\$6,060,770	60.67%
114	ECONOMY PREFERRED INSURANCE COMPANY	0.17%	\$9,521,712	\$9,009,842	\$4,999,610	\$4,680,886	51.95%
115	FIREMANS FUND INS CO OF MISSOURI	0.17%	\$9,507,744	\$9,387,359	\$4,685,054	\$4,126,736	43.96%
116	HAWKEYE SECURITY INSURANCE COMPANY	0.17%	\$9,501,717	\$9,860,236	\$4,770,566	\$4,342,872	44.04%
117	IGF INSURANCE COMPANY	0.17%	\$9,082,606	\$9,719,431	\$6,993,369	\$6,910,963	71.10%
118	NORTHLAND INSURANCE COMPANY	0.16%	\$8,966,836	\$8,861,588	\$7,452,138	\$5,322,463	60.06%
119	AMERICAN PROTECTION INSURANCE CO	0.16%	\$8,941,364	\$8,617,695	\$24,681,593	\$39,093,171	453.64%
120	SAVERS PROPERTY & CASUALTY INS CO	0.16%	\$8,825,042	\$8,368,670	\$1,859,543	\$2,409,812	28.80%
121	LIBERTY MUTUAL INSURANCE COMPANY	0.16%	\$8,737,764	\$8,344,189	\$9,165,570	\$4,203,340	50.37%
122	BAR PLAN MUTUAL INSURANCE CO THE	0.16%	\$8,708,649	\$8,973,774	\$4,347,806	\$3,000,084	33.43%
123	PRUDENTIAL PROPERTY & CASUALTY INS CO	0.16%	\$8,638,909	\$8,755,882	\$7,124,854	\$4,963,703	56.69%
124	SAGAMORE INSURANCE COMPANY	0.15%	\$8,410,025	\$7,620,701	\$2,875,155	\$5,287,928	69.39%
125	COLUMBIA NATIONAL INSURANCE COMPANY	0.15%	\$8,408,974	\$7,706,817	\$4,018,208	\$3,892,591	50.51%
126	TWIN CITY FIRE INS CO	0.15%	\$8,381,565	\$9,194,521	\$7,409,398	\$17,369,561	188.91%
127	GENERAL CASUALTY CO OF WISCONSIN	0.15%	\$8,341,870	\$8,428,177	\$4,573,336	\$3,537,238	41.97%
128	VIGILANT INSURANCE COMPANY	0.15%	\$8,253,445	\$8,274,929	\$5,326,696	\$4,469,582	54.01%
129	AMERICAN MANUFACTURERS MUTUAL INS CO	0.15%	\$8,250,736	\$9,546,434	\$4,852,256	\$8,535,463	89.41%
130	AMERICAN NATIONAL FIRE INSURANCE CO	0.15%	\$8,202,269	\$8,615,618	\$4,678,112	\$4,444,077	51.58%
131	AMERICAN FAMILY HOME INSURANCE CO	0.15%	\$8,066,501	\$7,841,622	\$3,185,851	\$3,219,587	41.06%
132	WINDSOR INSURANCE COMPANY	0.15%	\$7,989,578	\$8,131,147	\$5,480,354	\$5,053,815	62.15%
133	MICHIGAN MUTUAL INSURANCE COMPANY	0.14%	\$7,773,370	\$8,107,441	\$5,763,463	\$3,680,332	45.39%
134	SAFECO INSURANCE COMPANY OF ILLINOIS	0.14%	\$7,729,849	\$9,994,536	\$6,518,569	\$6,767,801	67.72%
135	ASSURANCE COMPANY OF AMERICA	0.14%	\$7,726,005	\$7,338,534	\$4,004,170	\$4,708,907	64.17%
136	PHOENIX INSURANCE COMPANY THE	0.14%	\$7,689,930	\$7,025,736	\$4,112,458	\$4,849,451	69.02%
137	UNITED PACIFIC INSURANCE COMPANY	0.14%	\$7,624,965	\$7,896,400	\$5,850,986	\$6,813,038	86.28%
138	GULF INSURANCE COMPANY	0.14%	\$7,548,501	\$6,039,187	\$1,090,167	\$3,159,984	52.32%
139	SECURITY INSURANCE CO OF HARTFORD	0.14%	\$7,541,172	\$7,615,896	\$6,253,466	\$4,873,009	63.98%
140	GRANITE STATE INSURANCE COMPANY	0.14%	\$7,521,705	\$8,956,545	\$7,728,739	\$8,265,210	92.28%
141	FAIRMONT INSURANCE COMPANY	0.14%	\$7,517,347	\$7,041,111	\$3,358,010	\$5,438,539	77.24%
142	TIG PREMIER INSURANCE COMPANY	0.14%	\$7,461,855	\$7,098,281	\$4,947,814	\$6,600,709	92.99%
143	PACIFIC EMPLOYERS INSURANCE COMPANY	0.14%	\$7,455,362	\$5,932,774	\$2,467,953	\$574,394	9.68%
144	FIRST AMERICAN INSURANCE COMPANY	0.14%	\$7,421,178	\$8,470,915	\$5,532,308	\$5,905,485	69.71%
145	MISSOURI MEDICAL INSURANCE COMPANY	0.13%	\$7,356,845	\$7,875,635	\$3,262,826	\$3,659,554	46.47%
146	MEDICAL DEFENSE ASSOCIATES	0.13%	\$7,349,747	\$7,653,367	\$10,355,300	\$6,482,255	84.70%
147	INDEMNITY INSURANCE CO OF NORTH AMERICA	0.13%	\$7,252,624	\$7,130,625	\$2,028,604	\$4,080,949	57.23%
148	TRADERS INSURANCE COMPANY	0.13%	\$7,150,455	\$6,993,767	\$2,696,251	\$3,573,458	51.09%
149	CHARTER OAK FIRE INSURANCE CO THE	0.13%	\$7,131,224	\$6,521,657	\$4,140,408	\$4,838,444	74.19%
150	FIDELITY AND DEPOSIT CO MARYLAND	0.13%	\$7,087,861	\$7,466,575	\$2,973,267	\$8,574,785	114.84%
151	EMPLOYERS REINSURANCE CORPORATION	0.13%	\$7,019,936	\$7,291,517	\$2,784,635	\$2,567,353	35.21%
152	ALLIANZ INSURANCE COMPANY	0.13%	\$7,010,743	\$5,160,504	\$125,928	\$3,498,604	67.80%
153	METROPOLITAN PROPERTY & CASUALTY INS CO	0.13%	\$6,990,125	\$7,170,469	\$4,333,808	\$3,687,965	51.43%
154	RELiance NATIONAL INSURANCE COMPANY	0.13%	\$6,987,153	\$4,709,882	\$933,751	\$5,617,391	119.27%
155	AMERISURE INSURANCE COMPANY	0.13%	\$6,954,253	\$6,846,439	\$5,806,672	\$6,444,349	94.13%
156	OLD REPUBLIC INSURANCE COMPANY	0.13%	\$6,868,697	\$6,791,886	\$3,910,206	\$7,067,001	104.05%
157	OMNI INSURANCE COMPANY	0.12%	\$6,728,888	\$3,987,092	\$1,391,736	\$3,433,263	86.11%
158	PACIFIC INDEMNITY COMPANY	0.12%	\$6,658,516	\$6,669,581	\$3,264,046	\$3,857,465	57.84%
159	NATIONAL CASUALTY COMPANY	0.12%	\$6,587,991	\$6,774,512	\$4,397,402	\$2,732,219	40.33%
160	AMERICAN CASUALTY CO OF READING PA	0.12%	\$6,574,939	\$6,099,959	\$4,140,233	\$1,317,458	21.60%
161	SAFETY NATIONAL CASUALTY CORPORATION	0.12%	\$6,524,692	\$5,869,269	\$906,766	\$6,362,891	108.41%
162	AMERICAN GROWERS INSURANCE COMPANY	0.12%	\$6,494,413	\$6,494,413	\$5,916,290	\$7,618,656	117.31%
163	AMERICAN HOME ASSURANCE COMPANY	0.12%	\$6,458,542	\$7,547,526	\$16,603,622	\$4,014,309	53.19%
164	NATIONAL SURETY CORPORATION	0.12%	\$6,411,663	\$7,541,737	\$19,624,602	\$31,509,647	417.80%
165	UNITED GUARANTY RESIDENTIAL INS CO	0.12%	\$6,399,330	\$6,572,981	\$459,571	\$472,586	7.19%

**1998 PROPERTY/CASUALTY INSURANCE  
TOTALS ALL BUSINESS IN MISSOURI**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
166	UNITED STATES FIRE INSURANCE CO	0.12%	\$6,338,457	\$7,738,089	\$3,879,693	\$4,288,505	55.42%
167	INTERMED INSURANCE CO	0.11%	\$6,259,922	\$6,475,202	\$5,195,216	\$6,869,306	106.09%
168	WESTCHESTER FIRE INSURANCE COMPANY	0.11%	\$6,225,877	\$2,962,782	\$392,413	\$4,927,403	166.31%
169	NORTHERN INSURANCE CO OF NEW YORK	0.11%	\$6,162,628	\$4,600,684	\$4,874,869	\$4,404,318	95.73%
170	LEADER NATIONAL INSURANCE CO	0.11%	\$6,152,360	\$5,280,655	\$2,911,517	\$2,606,078	49.35%
171	EXECUTIVE RISK INDEMNITY INC	0.11%	\$6,129,948	\$5,874,847	\$305,664	\$4,563,855	77.68%
172	CHICAGO TITLE INSURANCE CO	0.11%	\$6,102,183	\$5,676,248	\$2,743,795	\$1,198,798	21.12%
173	REPUBLIC MORTGAGE INSURANCE COMPANY	0.11%	\$6,088,089	\$6,440,710	\$663,730	\$1,018,420	15.81%
174	AMERICAN AND FOREIGN INSURANCE CO	0.11%	\$5,990,407	\$5,727,561	\$3,317,034	\$2,052,157	35.83%
175	STATE FARM GENERAL INSURANCE CO	0.11%	\$5,899,819	\$6,615,866	\$3,592,791	\$2,652,427	40.09%
176	JOHN DEERE INSURANCE COMPANY	0.11%	\$5,853,431	\$5,819,905	\$4,068,129	\$1,423,638	24.46%
177	FARMERS ALLIANCE MUTUAL INS CO	0.11%	\$5,760,296	\$5,904,959	\$2,981,500	\$3,317,012	56.17%
178	TIG INSURANCE COMPANY	0.10%	\$5,725,386	\$6,174,124	\$6,712,798	\$4,305,207	69.73%
179	FIDELITY & GUARANTY INS UNDERWRITERS	0.10%	\$5,701,989	\$6,534,123	\$3,627,603	\$6,493,847	99.38%
180	LM INSURANCE CORPORATION	0.10%	\$5,542,332	\$6,358,992	\$4,221,631	\$5,958,396	93.70%
181	COUNTRY MUTUAL INSURANCE COMPANY	0.10%	\$5,536,126	\$5,479,369	\$3,551,757	\$3,614,727	65.97%
182	FIRST AMERICAN TITLE INSURANCE CO	0.10%	\$5,515,213	\$5,392,902	\$915,440	\$565,107	10.48%
183	AMERICAN STERLING INSURANCE COMPANY	0.10%	\$5,480,946	\$10,205,643	\$1,969,742	\$1,586,830	15.55%
184	NORTHERN ASSURANCE CO OF AMERICA	0.10%	\$5,422,732	\$5,599,244	\$3,367,077	\$2,166,207	38.69%
185	STANDARD FIRE INSURANCE COMPANY	0.10%	\$5,412,214	\$3,321,852	\$4,302,055	\$3,203,799	96.45%
186	FREMONT INDEMNITY COMPANY	0.10%	\$5,401,737	\$5,272,313	\$1,784,022	\$3,675,259	69.71%
187	COMMONWEALTH LAND TITLE INS CO	0.10%	\$5,386,701	\$4,712,142	\$749,840	\$1,013,681	21.51%
188	EMPIRE FIRE AND MARINE INSURANCE CO	0.10%	\$5,311,035	\$4,685,391	\$3,203,513	\$4,206,854	89.79%
189	CIGNA INSURANCE COMPANY	0.10%	\$5,306,778	\$6,056,894	\$5,204,510	\$4,486,147	74.07%
190	TRAVELERS CASUALTY AND SURETY CO OF AMERICA	0.10%	\$5,230,155	\$4,712,386	\$1,318,953	\$-322,765	-6.85%
191	WAUSAU UNDERWRITERS INS CO	0.09%	\$5,183,238	\$4,785,594	\$3,814,973	\$3,803,486	79.48%
192	CLARENDON NATIONAL INS CO	0.09%	\$5,112,665	\$5,911,935	\$5,421,126	\$8,026,911	135.77%
193	RURAL COMMUNITY INSURANCE COMPANY	0.09%	\$5,078,022	\$5,078,022	\$3,198,839	\$2,326,424	45.81%
194	ARGONAUT GREAT CENTRAL INSURANCE CO	0.09%	\$5,066,958	\$5,044,592	\$3,592,291	\$3,078,555	61.03%
195	REDLAND INSURANCE COMPANY	0.09%	\$5,026,609	\$5,444,789	\$3,921,761	\$4,080,188	74.94%
196	ST PAUL PROPERTY & CASUALTY INS CO	0.09%	\$5,013,818	\$4,710,121	\$1,341,815	\$2,387,825	50.70%
197	BITUMINOUS CASUALTY CORPORATION	0.09%	\$4,978,099	\$5,046,829	\$4,115,663	\$2,514,588	49.83%
198	DEPOSITORS INSURANCE COMPANY	0.09%	\$4,977,047	\$3,981,558	\$1,977,104	\$2,575,079	64.68%
199	VALLEY FORGE INSURANCE COMPANY	0.09%	\$4,926,360	\$4,351,167	\$4,094,691	\$1,953,807	44.90%
200	GEICO CASUALTY COMPANY	0.09%	\$4,919,623	\$4,097,812	\$1,589,480	\$2,230,771	54.44%
201	PMI MORTGAGE INS CO	0.09%	\$4,908,456	\$5,159,552	\$534,588	\$1,002,504	19.43%
202	WAUSAU BUSINESS INSURANCE COMPANY	0.09%	\$4,903,523	\$5,095,390	\$2,840,675	\$5,293,768	103.89%
203	OMAHA PROPERTY AND CASUALTY INS CO	0.09%	\$4,825,451	\$4,597,592	\$2,770,586	\$2,933,550	63.81%
204	MILLERS CLASSIFIED INSURANCE COMPANY	0.09%	\$4,806,932	\$4,849,207	\$2,596,932	\$2,268,031	46.77%
205	BUSINESS INSURANCE COMPANY	0.09%	\$4,764,564	\$4,600,691	\$1,723,554	\$3,689,807	80.20%
206	CENTRAL STATES INDEMNITY CO OF OMAHA	0.09%	\$4,719,585	\$4,719,585	\$1,111,989	\$1,110,233	23.52%
207	PROGRESSIVE SPECIALTY INS CO	0.09%	\$4,664,807	\$828,485	\$252,365	\$538,986	65.06%
208	ASSOCIATES INSURANCE COMPANY	0.09%	\$4,651,260	\$3,960,432	\$2,891,882	\$2,434,658	61.47%
209	INDIANA LUMBERMENS MUTUAL INS CO	0.08%	\$4,628,839	\$4,719,461	\$6,350,690	\$4,127,429	87.46%
210	TRAVELERS INSURANCE CO(ACC DEPT)	0.08%	\$4,616,924	\$4,679,482	\$2,184,997	\$2,985,248	63.79%
211	AMERICAN MODERN HOME INSURANCE CO	0.08%	\$4,603,642	\$4,626,359	\$1,953,990	\$2,238,696	48.39%
212	GENERAL INSURANCE CO OF AMERICA	0.08%	\$4,547,864	\$4,673,892	\$3,710,013	\$1,040,705	22.27%
213	GENERAL CASUALTY CO OF ILLINOIS	0.08%	\$4,531,086	\$3,237,974	\$1,940,642	\$3,302,339	101.99%
214	HARTFORD STEAM BOILER INSPECTION & INS	0.08%	\$4,528,913	\$4,259,068	\$3,020,922	\$7,098,624	166.67%
215	AMERICAN ZURICH INSURANCE COMPANY	0.08%	\$4,464,997	\$4,361,130	\$1,586,800	\$3,415,790	78.32%
216	CUMIS INSURANCE SOCIETY INC	0.08%	\$4,428,093	\$4,435,611	\$2,641,875	\$2,293,502	51.71%
217	OLD RELIABLE CASUALTY COMPANY	0.08%	\$4,386,868	\$4,364,405	\$1,567,088	\$1,528,904	35.03%
218	FIDELITY NATIONAL TITLE INSURANCE CO	0.08%	\$4,374,595	\$4,246,255	\$239,204	\$138,458	3.26%
219	AMERICAN SECURITY INSURANCE COMPANY	0.08%	\$4,329,582	\$3,819,114	\$929,808	\$1,465,697	38.38%
220	SAFECO NATIONAL INSURANCE COMPANY	0.08%	\$4,305,932	\$5,832,894	\$3,222,261	\$3,040,950	52.13%

1998 PROPERTY/CASUALTY INSURANCE  
TOTALS ALL BUSINESS IN MISSOURI

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
221	CINCINNATI CASUALTY COMPANY THE	0.08%	\$4,296,983	\$4,300,580	\$1,996,998	\$3,145,834	73.15%
222	GUIDANT ELITE INSURANCE CO	0.08%	\$4,269,651	\$4,193,124	\$2,808,167	\$3,181,030	75.86%
223	AMBAC ASSURANCE CORPORATION	0.08%	\$4,249,891	\$2,038,363	\$252,306	\$64,862	3.18%
224	LINCOLN GENERAL INSURANCE CO	0.08%	\$4,187,121	\$4,938,372	\$2,519,684	\$6,399,869	129.59%
225	NATIONWIDE AGRIBUSINESS INS CO	0.08%	\$4,185,537	\$4,555,816	\$4,649,424	\$4,180,561	91.76%
226	AMERICAN GUARANTEE & LIABILITY INS CO	0.08%	\$4,183,606	\$4,230,035	\$1,511,265	\$2,185,300	51.66%
227	LEGION INSURANCE COMPANY	0.08%	\$4,171,425	\$4,377,288	\$2,111,486	\$-12,710,456	-290.37%
228	AMERICAN PREMIER INSURANCE COMPANY	0.08%	\$4,157,580	\$5,165,902	\$4,294,151	\$3,923,663	75.95%
229	LAWYERS TITLE INSURANCE CORPORATION	0.08%	\$4,120,288	\$4,037,267	\$232,317	\$361,816	8.96%
230	METROPOLITAN GROUP PROP & CAS INS CO	0.07%	\$4,083,595	\$3,903,198	\$2,314,192	\$2,100,402	53.81%
231	BROTHERHOOD MUTUAL INSURANCE CO	0.07%	\$4,073,666	\$3,899,029	\$2,455,735	\$2,582,326	66.23%
232	SHELBY CASUALTY INSURANCE COMPANY	0.07%	\$4,014,287	\$3,970,987	\$1,820,202	\$2,924,233	73.64%
233	NATIONAL GENERAL INS CO	0.07%	\$4,012,514	\$4,004,705	\$2,823,375	\$3,309,161	82.63%
234	NEW HAMPSHIRE INSURANCE COMPANY	0.07%	\$3,988,214	\$5,349,970	\$3,358,577	\$4,000,109	74.77%
235	ARKWRIGHT MUTUAL INSURANCE CO	0.07%	\$3,967,396	\$5,052,396	\$3,555,030	\$3,837,332	75.95%
236	TRAVCO INSURANCE COMPANY	0.07%	\$3,936,787	\$2,763,704	\$958,863	\$1,591,897	57.60%
237	GREAT AMERICAN INSURANCE COMPANY	0.07%	\$3,895,803	\$3,861,194	\$803,263	\$1,096,469	28.40%
238	DOCTORS COMPANY AN INTERINS EXCHANGE	0.07%	\$3,868,293	\$2,570,158	\$125,000	\$603,609	23.49%
239	REGENT INSURANCE COMPANY	0.07%	\$3,853,243	\$4,221,881	\$2,531,356	\$2,216,425	52.50%
240	OWNERS INSURANCE COMPANY	0.07%	\$3,807,137	\$3,886,776	\$1,644,350	\$1,191,286	30.65%
241	CONNECTICUT INDEMNITY COMPANY THE	0.07%	\$3,789,985	\$3,677,952	\$1,471,422	\$1,130,944	30.75%
242	PHARMACISTS MUTUAL INSURANCE COMPANY	0.07%	\$3,753,796	\$3,714,380	\$1,945,626	\$437,858	11.79%
243	MISSOURI PROPERTY INS PLACEMENT FACILIT	0.07%	\$3,741,339	\$3,919,941	\$2,659,126	\$2,374,776	60.58%
244	AMERICAN ALTERNATIVE INS CORP	0.07%	\$3,728,790	\$3,898,634	\$610,865	\$2,430,029	62.33%
245	GEICO INDEMNITY COMPANY	0.07%	\$3,602,597	\$3,209,893	\$1,883,743	\$2,064,260	64.31%
246	CAPITOL INDEMNITY CORPORATION	0.06%	\$3,549,571	\$3,907,592	\$2,125,523	\$1,980,090	50.67%
247	RANGER INSURANCE COMPANY	0.06%	\$3,546,306	\$3,625,779	\$1,327,792	\$1,874,135	51.69%
248	AGRI GENERAL INSURANCE COMPANY	0.06%	\$3,541,486	\$3,541,486	\$715,772	\$1,539,772	43.48%
249	CASUALTY INSURANCE CO	0.06%	\$3,501,385	\$2,720,405	\$784,496	\$1,966,853	72.30%
250	ILLINOIS FOUNDERS INSURANCE COMPANY	0.06%	\$3,491,296	\$3,624,355	\$1,807,976	\$2,426,526	66.95%
251	ATLANTA SPECIALTY INSURANCE COMPANY	0.06%	\$3,436,853	\$4,243,600	\$3,338,592	\$2,906,438	68.49%
252	BALBOA INSURANCE COMPANY	0.06%	\$3,427,397	\$3,534,340	\$1,726,544	\$1,882,906	53.27%
253	FARMERS MUTUAL HAIL INS CO OF IOWA	0.06%	\$3,421,835	\$3,421,850	\$1,696,068	\$1,703,068	49.77%
254	VALIANT INS CO	0.06%	\$3,363,320	\$3,964,486	\$2,943,554	\$2,749,433	69.35%
255	FIRE AND CASUALTY INS CO OF CONNECTICUT	0.06%	\$3,319,175	\$3,239,053	\$2,281,216	\$3,709,910	114.54%
256	ECONOMY FIRE & CASUALTY COMPANY	0.06%	\$3,258,482	\$3,288,291	\$1,732,285	\$1,129,243	34.34%
257	TRI STATE INSURANCE CO OF MINNESOTA	0.06%	\$3,184,028	\$3,143,089	\$1,241,109	\$2,081,052	66.21%
258	FOREMOST SIGNATURE INSURANCE COMPANY	0.06%	\$3,161,643	\$3,117,382	\$1,603,770	\$1,454,879	46.67%
259	STEWART TITLE GUARANTY COMPANY	0.06%	\$3,154,543	\$2,592,893	-\$383,589	-\$423,361	-16.33%
260	MBIA INSURANCE CORPORATION	0.06%	\$3,115,525	\$4,258,333	\$0	\$0	0.00%
261	LYNDON PROPERTY INSURANCE COMPANY	0.06%	\$3,112,650	\$1,852,537	\$1,118,030	\$1,130,995	61.05%
262	CHRYSLER INSURANCE COMPANY	0.05%	\$2,945,872	\$4,144,134	\$2,538,975	\$8,333,481	201.09%
263	LITITZ MUTUAL INSURANCE COMPANY	0.05%	\$2,942,212	\$2,895,040	\$2,072,644	\$2,149,230	74.24%
264	METROPOLITAN GENERAL INS CO	0.05%	\$2,935,078	\$2,860,313	\$1,466,404	\$1,714,214	59.93%
265	AMERICAN INTERNATIONAL SOUTH INS CO	0.05%	\$2,915,761	\$1,704,560	\$625,748	\$843,261	49.47%
266	NORTH RIVER INSURANCE COMPANY THE	0.05%	\$2,871,283	\$2,825,433	\$1,448,544	\$1,509,377	53.42%
267	COMMONWEALTH MORTGAGE ASSURANCE COMPANY	0.05%	\$2,849,645	\$2,773,398	\$210,695	\$820,104	29.57%
268	BITUMINOUS FIRE AND MARINE INS CO	0.05%	\$2,845,590	\$2,634,341	\$594,335	\$1,021,545	38.78%
269	FRONTIER INSURANCE COMPANY	0.05%	\$2,831,249	\$2,789,740	\$1,025,481	\$2,581,687	92.54%
270	CENTENNIAL INSURANCE COMPANY	0.05%	\$2,802,061	\$2,479,848	\$1,741,814	\$841,500	33.93%
271	MILLERS MUTUAL FIRE INSURANCE CO THE	0.05%	\$2,778,616	\$2,753,124	\$1,130,212	\$2,252,480	81.82%
272	PHILADELPHIA INDEMNITY INSURANCE CO	0.05%	\$2,760,616	\$2,318,667	\$384,804	\$1,593,728	68.73%
273	ATLANTA CASUALTY COMPANY	0.05%	\$2,752,285	\$3,284,851	\$3,048,617	\$2,472,501	75.27%
274	CALIFORNIA COMPENSATION INS CO	0.05%	\$2,745,139	\$2,806,180	\$1,792,473	\$805,113	28.69%
275	ULICO CASUALTY COMPANY	0.05%	\$2,726,073	\$2,676,150	\$962,127	\$1,787,679	66.80%

**1998 PROPERTY/CASUALTY INSURANCE  
TOTALS ALL BUSINESS IN MISSOURI**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
276	OLD UNITED CASUALTY COMPANY	0.05%	\$2,720,867	\$1,999,058	\$1,143,800	\$1,527,417	76.41%
277	AMERICAN ROAD INSURANCE COMPANY	0.05%	\$2,715,022	\$3,309,537	\$3,738,954	\$3,705,503	111.96%
278	KANSAS BANKERS SURETY COMPANY THE	0.05%	\$2,704,292	\$2,710,973	\$272,257	-\$277,684	-10.24%
279	FOREMOST INSURANCE CO	0.05%	\$2,596,451	\$2,553,879	\$957,875	\$976,849	38.25%
280	TRAVELERS INDEMNITY CO OF CONNECTICUT	0.05%	\$2,559,078	\$2,240,321	\$723,651	\$463,474	20.69%
281	MENDOTA INSURANCE COMPANY	0.05%	\$2,547,539	\$2,298,839	\$1,300,646	\$1,312,442	57.09%
282	WESTERN SURETY COMPANY	0.05%	\$2,537,157	\$2,591,550	\$326,907	\$234,520	9.05%
283	SECURITY NATIONAL INSURANCE COMPANY	0.05%	\$2,494,373	\$2,436,727	\$1,825,748	\$1,935,399	79.43%
284	CITIZENS INS CO OF AMERICA	0.05%	\$2,482,326	\$3,238,291	\$2,320,009	\$2,078,128	64.17%
285	NATIONAL FIRE INS CO OF HARTFORD	0.05%	\$2,466,512	\$2,245,997	\$1,515,491	\$1,401,956	62.42%
286	INSURANCE COMPANY OF NORTH AMERICA	0.04%	\$2,445,354	\$2,599,648	\$3,852,674	\$1,458,842	56.12%
287	FARMLAND MUTUAL INSURANCE COMPANY	0.04%	\$2,443,549	\$2,291,258	\$1,401,763	\$1,382,663	60.35%
288	INTEGON NATIONAL INSURANCE COMPANY	0.04%	\$2,418,180	\$2,716,783	\$2,148,383	\$1,189,534	43.78%
289	MOTORS INSURANCE CORPORATION	0.04%	\$2,357,390	\$2,316,951	\$3,334,134	\$3,375,345	145.68%
290	NATIONAL GENERAL ASSURANCE COMPANY	0.04%	\$2,345,777	\$2,092,887	\$1,316,321	\$2,038,581	97.41%
291	CAMDEN FIRE INSURANCE ASSOCIATION	0.04%	\$2,337,521	\$2,148,536	\$750,570	\$1,420,346	66.11%
292	AMEX ASSURANCE COMPANY	0.04%	\$2,333,781	\$2,300,228	\$722,820	\$1,025,721	44.59%
293	TRUSTGARD INSURANCE COMPANY	0.04%	\$2,249,645	\$2,396,494	\$2,206,721	\$1,764,772	73.64%
294	STANDARD GUARANTY INSURANCE COMPANY	0.04%	\$2,234,661	\$2,436,795	\$447,476	\$443,560	18.20%
295	OLD REPUBLIC NATIONAL TITLE INS CO	0.04%	\$2,227,644	\$2,201,369	\$1,404,154	\$1,096,540	49.81%
296	MUTUAL PROTECTIVE INS CO	0.04%	\$2,176,610	\$2,187,640	\$1,818,923	\$1,780,401	81.38%
297	TRITON INSURANCE COMPANY	0.04%	\$2,153,660	\$1,020,333	\$896,206	\$958,640	93.95%
298	MIC PROPERTY AND CASUALTY INS CORP	0.04%	\$2,122,867	\$2,950,332	\$4,115,105	\$2,684,116	90.98%
299	AMERICAN INTERSTATE INS CO	0.04%	\$2,107,999	\$1,844,044	\$845,731	\$2,216,952	120.22%
300	VESTA FIRE INSURANCE CORP	0.04%	\$2,096,647	\$2,026,752	\$1,075,042	\$1,292,403	63.77%
301	FEDERATED RURAL ELECTRIC INS CORP	0.04%	\$2,083,085	\$2,095,047	\$520,182	\$1,175,304	56.10%
302	VIKING INSURANCE COMPANY OF WI	0.04%	\$2,077,134	\$1,938,394	\$863,021	\$1,181,505	60.95%
303	TRANSNATION TITLE INSURANCE COMPANY	0.04%	\$2,075,497	\$1,963,087	\$183,229	\$227,590	11.59%
304	OAK RIVER INSURANCE COMPANY	0.04%	\$2,066,001	\$2,059,073	\$918,416	\$1,531,700	74.39%
305	ASSOCIATED INDEMNITY CORPORATION	0.04%	\$2,017,727	\$2,124,089	\$1,159,175	\$1,744,057	82.11%
306	HARCO NATIONAL INSURANCE COMPANY	0.04%	\$2,011,877	\$1,706,181	\$1,176,574	\$734,741	43.06%
307	RLI INSURANCE COMPANY	0.04%	\$1,993,561	\$2,081,294	\$434,226	-\$129,691	-6.23%
308	MIDLAND RISK INSURANCE COMPANY	0.04%	\$1,980,999	\$1,740,787	\$958,344	\$1,203,308	69.12%
309	ST PAUL INSURANCE CO OF ILLINOIS THE	0.04%	\$1,968,636	\$2,014,404	\$2,062,245	\$10,250,019	508.84%
310	ARGONAUT MIDWEST INSURANCE COMPANY	0.04%	\$1,952,889	\$1,967,189	\$609,746	-\$1,632,460	-82.96%
311	GENESIS INSURANCE COMPANY	0.04%	\$1,946,459	\$1,677,862	\$186,760	\$867,659	51.71%
312	CALVERT INSURANCE COMPANY	0.04%	\$1,940,427	\$2,190,726	\$820,664	\$3,607,092	164.65%
313	CALIFORNIA CASUALTY INSURANCE CO	0.04%	\$1,936,683	\$1,697,150	\$1,071,991	\$1,326,222	78.14%
314	WESCO INSURANCE COMPANY	0.04%	\$1,927,642	\$1,275,516	\$161,808	\$124,242	9.74%
315	MARYLAND CASUALTY COMPANY	0.04%	\$1,925,358	\$1,955,251	\$2,224,765	\$1,617,391	82.72%
316	MASSACHUSETTS BAY INS CO	0.03%	\$1,911,951	\$2,635,925	\$2,625,601	\$2,056,256	78.01%
317	AMERICAN NATIONAL GENERAL INS CO	0.03%	\$1,896,032	\$1,879,210	\$1,034,784	\$1,076,464	57.28%
318	LUMBER MUTUAL INSURANCE COMPANY	0.03%	\$1,870,675	\$1,886,122	\$941,886	\$1,883,299	99.85%
319	AIU INSURANCE COMPANY	0.03%	\$1,830,788	\$2,409,759	\$1,512,620	\$2,415,761	100.25%
320	PAFCO GENERAL INSURANCE COMPANY	0.03%	\$1,825,396	\$1,657,121	\$881,042	\$1,228,323	74.12%
321	POTOMAC INSURANCE CO OF ILLINOIS	0.03%	\$1,799,532	\$1,912,444	\$1,140,497	\$1,126,196	58.89%
322	AMERICAN FIRE & CASUALTY COMPANY	0.03%	\$1,793,221	\$1,916,141	\$1,015,098	\$1,576,615	82.28%
323	AFFILIATED FM INSURANCE COMPANY	0.03%	\$1,793,052	\$1,799,396	\$954,317	\$866,388	48.15%
324	EMCASCO INSURANCE COMPANY	0.03%	\$1,769,995	\$1,673,832	\$997,702	\$949,965	56.75%
325	NORTHWESTERN NATIONAL CASUALTY CO	0.03%	\$1,753,462	\$1,784,534	\$818,763	\$802,822	44.99%
326	CANAL INSURANCE COMPANY	0.03%	\$1,752,530	\$1,726,115	\$1,333,095	\$869,738	50.39%
327	INTERNATIONAL BUS & MERCANTILE REASSUR	0.03%	\$1,746,550	\$1,807,151	\$1,746,290	\$1,502,157	83.12%
328	AMICA MUTUAL INSURANCE COMPANY	0.03%	\$1,737,004	\$1,688,715	\$765,685	\$529,805	31.37%
329	CHICAGO INSURANCE COMPANY	0.03%	\$1,735,702	\$1,904,650	\$788,813	-\$540,516	-28.38%
330	PREFERRED PROFESSIONAL INSURANCE COMPANY	0.03%	\$1,692,636	\$1,276,803	\$335,951	\$1,476,450	115.64%

**1998 PROPERTY/CASUALTY INSURANCE  
TOTALS ALL BUSINESS IN MISSOURI**

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
331	MIDWEST EMPLOYERS CASUALTY COMPANY	0.03%	\$1,690,390	\$1,901,091	\$189,913	\$1,150,107	60.50%
332	AMERIN GUARANTY CORPORATION	0.03%	\$1,665,425	\$1,593,394	\$28,230	\$185,050	11.61%
333	GUIDANT SPECIALTY MUTUAL INSURANCE CO	0.03%	\$1,655,401	\$1,556,062	\$795,453	\$756,179	48.60%
334	BANKERS STANDARD INSURANCE COMPANY	0.03%	\$1,635,550	\$1,833,588	\$1,560,702	\$937,670	51.14%
335	TRAVELERS CASUALTY AND SURETY CO	0.03%	\$1,618,772	\$3,676,156	\$10,726,881	\$6,449,115	175.43%
336	PROTECTION MUTUAL INSURANCE COMPANY	0.03%	\$1,612,263	\$2,661,382	\$47,242	-\$102,795	-3.86%
337	STAR INSURANCE COMPANY	0.03%	\$1,606,370	\$1,829,538	\$784,457	\$761,463	41.62%
338	CITIZENS SECURITY MUTUAL INS CO	0.03%	\$1,590,306	\$1,597,724	\$748,673	\$635,287	39.76%
339	NATIONAL AMERICAN INSURANCE COMPANY	0.03%	\$1,589,782	\$1,111,175	\$562,444	\$562,430	50.62%
340	NATIONWIDE MUTUAL FIRE INSURANCE CO	0.03%	\$1,578,501	\$1,612,783	\$952,276	\$410,956	25.48%
341	UNITED FINANCIAL CASUALTY COMPANY	0.03%	\$1,560,901	\$1,859,587	\$1,206,366	\$1,122,183	60.35%
342	STATEWIDE INSURANCE COMPANY	0.03%	\$1,560,220	\$1,420,589	\$516,246	\$672,620	47.35%
343	AUTOMOBILE INS CO OF HARTFORD CT	0.03%	\$1,556,324	\$1,077,173	\$532,565	\$566,468	52.59%
344	MUTUAL ASSURANCE INC	0.03%	\$1,552,956	\$1,845,925	\$8,817	\$807,368	43.74%
345	MARKEL AMERICAN INSURANCE COMPANY	0.03%	\$1,544,512	\$1,330,088	\$273,560	\$371,754	27.95%
346	TRAVELERS PROPERTY CASUALTY INS CO	0.03%	\$1,541,114	\$2,944,725	\$2,921,428	\$2,050,655	69.64%
347	TOYOTA MOTOR INSURANCE COMPANY	0.03%	\$1,519,095	\$820,935	\$473,364	\$832,011	101.35%
348	AMERICAN INTERNATIONAL INS CO	0.03%	\$1,493,798	\$1,145,801	\$362,942	\$599,378	52.31%
349	STATE AUTOMOBILE MUTUAL INS CO	0.03%	\$1,466,426	\$1,551,535	\$1,814,236	\$1,009,056	65.04%
350	CREDIT GENERAL INS CO	0.03%	\$1,437,172	\$1,528,557	\$1,226,875	\$2,310,061	151.13%
351	GERLING AMERICA INSURANCE COMPANY	0.03%	\$1,433,251	\$1,171,895	\$389,500	\$1,473,059	125.70%
352	AMERICAN CONTINENTAL INSURANCE CO	0.03%	\$1,425,798	\$1,298,319	\$3,103,385	\$3,231,667	248.91%
353	HANOVER INSURANCE COMPANY THE	0.03%	\$1,421,265	\$2,280,477	\$1,409,095	\$2,934,712	128.69%
354	ELECTRIC INSURANCE COMPANY	0.03%	\$1,396,707	\$1,363,816	\$837,275	\$695,081	50.97%
355	COLONIAL PENN FRANKLIN INSURANCE CO	0.03%	\$1,385,443	\$1,324,742	\$910,638	\$1,004,869	75.85%
356	NOBEL INSURANCE COMPANY	0.02%	\$1,362,606	\$1,196,070	\$297,366	\$1,760,456	147.19%
357	INTERLEX INSURANCE CO	0.02%	\$1,357,769	\$1,184,566	\$2,500	-\$117,645	-9.93%
358	TEACHERS INSURANCE COMPANY	0.02%	\$1,355,990	\$1,296,274	\$721,876	\$701,449	54.11%
359	AGRICULTURAL INSURANCE COMPANY	0.02%	\$1,324,909	\$1,399,017	\$624,606	-\$1,716,577	-122.70%
360	AMERICAN CREDIT INDEMNITY CO	0.02%	\$1,324,637	\$1,190,288	\$119,354	\$66,477	5.58%
361	NAU COUNTRY INSURANCE COMPANY	0.02%	\$1,278,717	\$995,762	\$670,584	\$1,212,587	121.77%
362	AMERICAN FIDELITY & LIBERTY INS CO	0.02%	\$1,262,424	\$1,046,214	\$116,580	\$407,064	38.91%
363	MUTUAL SERVICE CASUALTY INSURANCE CO	0.02%	\$1,259,853	\$1,573,716	\$207,211	\$167,214	10.63%
364	OCCIDENTAL FIRE & CAS CO OF NC	0.02%	\$1,255,780	\$871,911	\$605,133	\$773,475	88.71%
365	ALLIANZ UNDERWRITERS INSURANCE COMPANY	0.02%	\$1,252,508	\$1,869,219	\$98,944	-\$199,453	-10.67%
366	MIC GENERAL INSURANCE CORPORATION	0.02%	\$1,245,631	\$1,258,745	\$972,892	\$1,795,308	142.63%
367	AMWEST SURETY INSURANCE COMPANY	0.02%	\$1,233,910	\$1,017,983	\$150,065	\$95,932	9.42%
368	INTERSTATE INDEMNITY COMPANY	0.02%	\$1,232,223	\$1,313,149	\$425,418	-\$50,513	-3.85%
369	TICOR TITLE INSURANCE COMPANY	0.02%	\$1,212,597	\$1,426,169	\$240,651	\$272,549	19.11%
370	COREGIS INSURANCE COMPANY	0.02%	\$1,210,292	\$1,257,782	\$1,258,901	\$1,253,037	99.62%
371	SEABOARD SURETY COMPANY	0.02%	\$1,206,965	\$1,024,470	\$1,694,767	\$1,001,940	97.80%
372	PENN AMERICA INS CO	0.02%	\$1,191,396	\$1,139,181	\$519,206	\$556,118	48.82%
373	AMERICAN ALLIANCE INSURANCE COMPANY	0.02%	\$1,187,352	\$1,498,926	\$471,779	\$465,083	31.03%
374	ATHENA ASSURANCE COMPANY	0.02%	\$1,181,161	\$1,077,941	\$411,422	\$682,669	63.33%
375	TRINITY UNIVERSAL INS CO OF KANSAS INC	0.02%	\$1,179,557	\$1,263,481	\$764,983	\$730,839	57.84%
376	J C PENNEY CASUALTY INSURANCE CO	0.02%	\$1,175,657	\$1,175,657	\$234,037	\$158,505	13.48%
377	U S SPECIALTY INSURANCE COMPANY	0.02%	\$1,162,974	\$589,840	\$19,306	\$115,852	19.64%
378	TOKIO MARINE AND FIRE INS CO LTD (US BR	0.02%	\$1,157,762	\$1,154,283	\$494,636	\$673,520	58.35%
379	CASUALTY RECIPROCAL EXCHANGE	0.02%	\$1,141,822	\$1,189,621	\$507,246	-\$36,530	-3.07%
380	ZURICH AMERICAN INS CO OF IL	0.02%	\$1,137,920	\$1,106,712	\$214,023	\$1,108,149	100.13%
381	COMMERCE AND INDUSTRY INSURANCE CO	0.02%	\$1,125,718	\$1,285,288	\$287,983	\$533,547	41.51%
382	CIGNA FIRE UNDERWRITERS INS CO	0.02%	\$1,105,557	\$943,606	\$601,119	\$587,919	62.31%
383	INFINITY INSURANCE COMPANY	0.02%	\$1,091,288	\$1,063,554	\$973,301	\$495,314	46.57%
384	FINANCIAL SECURITY ASSUR INC	0.02%	\$1,085,725	\$780,742	\$0	\$0	0.00%
385	AVEMCO INSURANCE COMPANY	0.02%	\$1,082,669	\$1,092,761	\$593,456	\$1,082,535	99.06%

1998 PROPERTY/CASUALTY INSURANCE  
TOTALS ALL BUSINESS IN MISSOURI

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
386	ALLIANCE INSURANCE COMPANY INC	0.02%	\$1,079,641	\$1,106,091	\$561,149	\$684,660	61.90%
387	HORACE MANN INSURANCE COMPANY	0.02%	\$1,072,722	\$1,074,274	\$540,624	\$376,954	35.09%
388	FIRST FINANCIAL INSURANCE COMPANY	0.02%	\$1,072,562	\$1,160,030	\$189,840	\$446,249	38.47%
389	FARMERS UNION CO-OPERATIVE INS CO OF NE	0.02%	\$1,068,805	\$1,033,089	\$580,378	\$542,579	52.52%
390	UNIVERSAL FIRE & CASUALTY INS CO	0.02%	\$1,063,268	\$1,083,544	\$432,749	\$798,241	73.67%
391	UTICA MUTUAL INSURANCE COMPANY	0.02%	\$1,048,046	\$1,036,769	\$2,209,005	\$2,074,521	200.09%
392	VOYAGER PROPERTY & CASUALTY INS CO	0.02%	\$1,044,072	\$1,055,124	\$457,541	\$481,210	45.61%
393	UNION INSURANCE CO OF PROVIDENCE	0.02%	\$1,031,748	\$910,634	\$696,263	\$1,058,875	116.28%
394	MARKEL INSURANCE COMPANY	0.02%	\$960,324	\$1,056,658	\$465,042	\$389,604	36.87%
395	BCS INSURANCE COMPANY	0.02%	\$946,995	\$942,161	\$615,918	\$770,417	81.77%
396	FOREMOST PROPERTY AND CASUALTY INS CO	0.02%	\$945,629	\$898,695	\$405,878	\$381,775	42.48%
397	TRUMBULL INSURANCE COMPANY	0.02%	\$945,502	\$902,570	\$254,656	\$381,262	42.24%
398	NCMIC INSURANCE COMPANY	0.02%	\$944,895	\$934,307	\$137,247	\$226,128	24.20%
399	EVERGREEN NATIONAL INDEMNITY COMPANY	0.02%	\$943,823	\$518,991	\$200,244	\$648,462	124.95%
400	JEWELERS MUTUAL INSURANCE COMPANY	0.02%	\$940,425	\$916,339	\$558,551	\$572,564	62.48%
401	ARMED FORCES INSURANCE EXCHANGE	0.02%	\$929,475	\$925,914	\$249,746	\$232,829	25.15%
402	FIREMANS FUND INS CO OF WISCONSIN	0.02%	\$928,614	\$1,030,034	\$390,288	-\$7,623,236	-740.10%
403	NORTHFIELD INSURANCE COMPANY	0.02%	\$923,757	\$867,673	\$373,317	\$214,223	24.69%
404	COLONIAL PENN INSURANCE COMPANY	0.02%	\$921,318	\$1,073,426	\$890,669	\$675,726	62.95%
405	TITAN INDEMNITY COMPANY	0.02%	\$913,309	\$919,809	\$315,266	\$380,422	41.36%
406	COLORADO CASUALTY INSURANCE COMPANY	0.02%	\$910,151	\$847,797	\$233,378	\$297,061	35.04%
407	CAROLINA CASUALTY INSURANCE COMPANY	0.02%	\$894,949	\$719,863	\$528,520	\$368,117	51.14%
408	METROPOLITAN CASUALTY INS CO	0.02%	\$893,389	\$916,572	\$401,083	\$161,062	17.57%
409	NEW YORK MARINE & GENERAL INS CO	0.02%	\$882,586	\$1,802,631	\$1,520,196	-\$5,249,961	-291.24%
410	STRATFORD INSURANCE COMPANY	0.02%	\$875,567	\$755,934	\$665,634	\$480,175	63.52%
411	VANGUARD INSURANCE COMPANY	0.02%	\$863,226	\$553,304	\$44,882	-\$118,242	-21.37%
412	WORKMENS AUTO INSURANCE COMPANY	0.02%	\$857,902	\$629,633	\$128,883	\$242,026	38.44%
413	AMERICAN RELIABLE INSURANCE COMPANY	0.02%	\$856,317	\$979,843	\$247,365	\$366,838	37.44%
414	COMMERCIAL COMPENSATION INS CO	0.02%	\$852,199	\$647,037	\$104,987	\$469,527	72.57%
415	GREENWICH INSURANCE COMPANY	0.02%	\$833,471	\$870,384	\$245,911	\$601,731	69.13%
416	HARTFORD INSURANCE CO OF MIDWEST THE	0.02%	\$830,699	\$673,025	\$127,874	\$489,969	72.80%
417	FIRST MARINE INS CO	0.01%	\$814,844	\$838,546	\$199,073	\$118,568	14.14%
418	COLUMBIAN NATIONAL TITLE INSURANCE CO	0.01%	\$813,714	\$665,604	\$18,963	\$56,388	8.47%
419	FIDELITY AND CASUALTY CO OF NY	0.01%	\$809,027	\$3,944,204	\$3,862,843	-\$6,877,410	-174.37%
420	INSURANCE COMPANY OF THE WEST	0.01%	\$798,804	\$529,000	\$0	\$296,414	56.03%
421	FLORISTS MUTUAL INSURANCE COMPANY	0.01%	\$798,732	\$813,133	\$274,990	\$471,347	57.97%
422	CONTINENTAL WESTERN CASUALTY COMPANY	0.01%	\$782,597	\$934,862	\$120,231	\$91,217	9.76%
423	GLOBE INDEMNITY COMPANY	0.01%	\$777,927	\$738,553	\$356,308	-\$84,018	-11.38%
424	FINANCIAL GUARANTY INSURANCE COMPANY	0.01%	\$777,655	\$1,501,600	\$0	\$0	0.00%
425	TRI STATE INSURANCE COMPANY	0.01%	\$774,497	\$1,116,413	\$1,064,105	\$1,675,659	150.09%
426	CALIFORNIA INDEMNITY INSURANCE COMPANY	0.01%	\$772,447	\$689,348	\$312,726	\$997,621	144.72%
427	ASSET GUARANTY INSURANCE COMPANY	0.01%	\$762,728	\$54,528	\$0	\$0	0.00%
428	COLONIAL INSURANCE CO OF WISCONSIN	0.01%	\$762,686	\$810,518	\$529,039	-\$201,611	-24.87%
429	MEDMARC CASUALTY INSURANCE COMPANY	0.01%	\$760,114	\$189,508	\$0	-\$78,375	-41.36%
430	CALIFORNIA CASUALTY INDEMNITY EXCHANGE	0.01%	\$749,490	\$653,437	\$420,854	\$601,493	92.05%
431	UNITED WISCONSIN INSURANCE COMPANY	0.01%	\$746,173	\$736,127	\$239,902	\$237,552	32.27%
432	GRAIN DEALERS MUTUAL INSURANCE CO	0.01%	\$732,746	\$895,096	\$814,473	\$506,520	56.59%
433	INTERCARGO INSURANCE COMPANY	0.01%	\$731,893	\$588,960	-\$771	\$9,184	1.56%
434	UNDERWRITERS INSURANCE COMPANY	0.01%	\$725,210	\$1,493,553	\$2,587,601	\$2,261,990	151.45%
435	MINNESOTA FIRE AND CASUALTY COMPANY	0.01%	\$710,952	\$730,188	\$426,674	\$301,119	41.24%
436	LAND TITLE INS CO OF ST LOUIS	0.01%	\$708,456	\$718,950	\$0	\$0	0.00%
437	CHUBB INDEMNITY INSURANCE COMPANY	0.01%	\$704,225	\$440,654	\$127,827	\$505,337	114.68%
438	AMERICAN RISK FUNDING INSURANCE COMPANY	0.01%	\$702,355	\$702,355	\$37,114	\$406,341	57.85%
439	NORTH AMERICAN SPECIALTY INS CO	0.01%	\$693,636	\$700,286	\$308,435	\$239,070	34.14%
440	YASUDA FIRE & MARINE INS CO OF AMER TH	0.01%	\$690,989	\$760,259	\$131,809	\$150,562	19.80%



1998 PROPERTY/CASUALTY INSURANCE  
TOTALS ALL BUSINESS IN MISSOURI

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
441	WORLDWIDE INSURANCE COMPANY	0.01%	\$689,486	\$652,046	\$389,147	\$345,166	52.94%
442	NATIONAL ALLIANCE INSURANCE CO	0.01%	\$673,003	\$657,043	\$565,950	\$658,290	100.19%
443	MEDICAL LIABILITY ALLIANCE	0.01%	\$671,995	\$576,759	\$0	\$351,501	60.94%
444	FIRST LIBERTY INSURANCE CORP THE	0.01%	\$670,144	\$620,533	\$638,729	\$237,140	38.22%
445	FARM AND CITY INSURANCE COMPANY	0.01%	\$643,812	\$624,731	\$277,449	\$474,004	75.87%
446	REPUBLIC WESTERN INS CO	0.01%	\$638,614	\$680,492	\$262,766	\$288,794	42.44%
447	MERCHANTS BONDING CO (MUTUAL)	0.01%	\$632,014	\$617,191	\$29,616	\$51,489	8.34%
448	OLD REPUBLIC SURETY COMPANY	0.01%	\$624,245	\$591,197	\$12,810	-\$25,582	-4.33%
449	AXA GLOBAL RISKS US INSURANCE CO	0.01%	\$587,363	\$681,807	\$1,404,178	\$3,119,847	457.59%
450	MID-STATE SURETY CORPORATION	0.01%	\$586,429	\$330,261	\$0	\$121,498	36.79%
451	NN INSURANCE COMPANY	0.01%	\$585,633	\$669,402	\$302,026	\$379,526	56.70%
452	NATIONAL FARMERS UNION STANDARD INS CO	0.01%	\$577,328	\$603,996	\$78,832	\$202,739	33.57%
453	SAFEGUARD INSURANCE COMPANY	0.01%	\$571,637	\$491,244	\$129,544	\$475,634	96.82%
454	GREAT DIVIDE INSURANCE COMPANY	0.01%	\$568,387	\$524,171	\$166,350	-\$9,745	-1.86%
455	CENTURION CASUALTY COMPANY	0.01%	\$554,762	\$665,762	\$62,939	\$939	0.14%
456	AMERICAN STATES INSURANCE CO TX	0.01%	\$549,231	\$592,521	\$243,854	\$237,001	40.00%
457	THE INSURANCE COMPANY	0.01%	\$547,397	\$514,007	\$96,313	\$213,030	41.44%
458	PREFERRED PHYSICIANS MEDICAL RRG INC	0.01%	\$544,796	\$609,967	\$2,600,000	\$1,873,178	307.09%
459	BIRMINGHAM FIRE INS CO OF PA	0.01%	\$538,373	\$599,790	\$10,293	\$189,397	31.58%
460	BANCINSURE INC	0.01%	\$535,562	\$459,020	\$746	\$39,791	8.67%
461	USAA GENERAL INDEMNITY COMPANY	0.01%	\$526,800	\$416,048	\$100,172	\$189,633	45.58%
462	DIRECT AUTO INS CO	0.01%	\$518,724	\$518,372	\$243,516	\$290,097	55.96%
463	WESTPORT INSURANCE CORPORATION	0.01%	\$513,626	\$567,621	\$217,578	\$162,720	28.67%
464	GROCERS INSURANCE COMPANY	0.01%	\$500,149	\$387,783	\$17,906	-\$4,585	-1.18%
465	GUIDANT AMERICA INSURANCE CO	0.01%	\$492,653	\$520,197	\$625,864	\$300,821	57.83%
466	COMMERCIAL CASUALTY INSURANCE COMPANY	0.01%	\$491,635	\$443,288	\$65,319	\$418,658	94.44%
467	NAVIGATORS INSURANCE COMPANY	0.01%	\$485,386	\$568,886	\$833,980	\$250,271	43.99%
468	LUMBERMENS UNDERWRITING ALLIANCE	0.01%	\$483,147	\$593,578	\$266,356	\$259,540	43.72%
469	FARM BUREAU MUTUAL INSURANCE COMPANY	0.01%	\$478,989	\$478,989	\$224,667	\$224,667	46.90%
470	WASHINGTON INTERNATIONAL INSURANCE CO	0.01%	\$466,594	\$475,206	-\$35,913	\$70,577	14.85%
471	OLD REPUBLIC MINNEHOMA INSURANCE CO	0.01%	\$459,327	\$490,035	\$263,400	\$245,113	50.02%
472	FIRST EXCESS AND REINSURANCE CORP	0.01%	\$458,808	\$421,095	\$342,725	\$391,644	93.01%
473	HARTFORD ACCIDENT & INDEMNITY CO	0.01%	\$454,482	\$237,261	\$967,677	-\$521,212	-219.68%
474	ZENITH INSURANCE COMPANY	0.01%	\$447,252	\$602,899	\$643,488	\$492,815	81.74%
475	CHURCH INSURANCE CO THE	0.01%	\$439,472	\$450,687	\$111,508	\$187,477	41.60%
476	TRIAD GUARANTY INSURANCE CORP	0.01%	\$438,221	\$468,154	\$135,353	\$142,654	30.47%
477	EVEREST NATIONAL INSURANCE COMPANY	0.01%	\$435,957	\$423,245	\$438,177	-\$205,344	-48.52%
478	WARNER INSURANCE COMPANY	0.01%	\$430,876	\$407,735	\$215,491	\$334,422	82.02%
479	INDUSTRIAL INDEMNITY COMPANY	0.01%	\$427,061	\$452,278	\$1,892,497	\$609,715	134.81%
480	COMPUTER INSURANCE COMPANY	0.01%	\$421,363	\$353,053	\$9,012	\$1,329	0.38%
481	BUCKEYE UNION INSURANCE COMPANY	0.01%	\$418,750	\$447,461	\$119,896	\$124,964	27.93%
482	MID-CONTINENT CASUALTY COMPANY	0.01%	\$416,317	\$393,542	\$1,117	\$22,835	5.80%
483	BANKERS INSURANCE COMPANY	0.01%	\$415,738	\$441,454	\$46,444	\$56,357	12.77%
484	AMERICAN GENERAL INDEMNITY COMPANY	0.01%	\$406,066	\$406,066	\$48,235	\$46,104	11.35%
485	UNIVERSAL SURETY OF AMERICA	0.01%	\$380,337	\$399,014	\$0	-\$18,080	-4.53%
486	TRINITY UNIVERSAL INSURANCE COMPANY	0.01%	\$373,786	\$401,152	\$142,045	\$382,749	95.41%
487	JEFFERSON INSURANCE CO OF NEW YORK	0.01%	\$363,664	\$431,978	\$1,185,379	\$517,479	119.79%
488	STATE AUTO NATIONAL INSURANCE COMPANY	0.01%	\$361,997	\$271,275	\$75,693	\$184,188	67.90%
489	UNITED STATES LIABILITY INSURANCE CO	0.01%	\$355,735	\$298,571	\$4,500	\$111,802	37.45%
490	ACA FINANCIAL GUARANTY CORP	0.01%	\$350,798	\$9,495	\$0	\$0	0.00%
491	CMG MORTGAGE INSURANCE COMPANY	0.01%	\$327,590	\$328,575	\$0	\$23,228	7.07%
492	LANCER INSURANCE COMPANY	0.01%	\$325,690	\$377,937	\$102,530	\$35,193	9.31%
493	KENTUCKY INSURANCE COMPANY	0.01%	\$324,187	\$473,410	\$255,426	\$209,082	44.17%
494	FORUM INSURANCE COMPANY	0.01%	\$306,569	\$307,911	\$108,904	\$207,465	67.38%
495	YOSEMITE INSURANCE COMPANY	0.01%	\$296,388	\$314,004	\$92,691	\$26,281	8.37%

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TOTALS ALL BUSINESS IN MISSOURI

OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
496	FIRST SPECIALTY INSURANCE CORPORATION	0.01%	\$295,358	\$436,697	\$20,965	\$185,835	42.55%
497	NATIONAL FARMERS UNION PRO & CAS CO	0.01%	\$281,893	\$277,600	\$165,975	\$73,036	26.31%
498	UNITED GENERAL TITLE INS CO	0.01%	\$276,071	\$262,802	\$66,660	\$75,058	28.56%
499	HOUSEHOLD INSURANCE COMPANY	0.00%	\$262,878	\$262,878	\$15,646	\$26,065	9.92%
500	ALBANY INSURANCE COMPANY	0.00%	\$262,647	\$282,961	\$48,167	\$73,928	26.13%
501	HIGHLANDS INSURANCE COMPANY	0.00%	\$260,211	\$300,023	\$30,826	\$256,903	85.63%
502	ROCKFORD MUTUAL INSURANCE COMPANY	0.00%	\$260,055	\$254,409	\$8,390	\$9,390	3.69%
503	AMERICAN GENERAL PROPERTY INS CO	0.00%	\$259,426	\$261,482	\$167,083	\$162,020	61.96%
504	NATIONAL FIRE & INDEMNITY EXCHANGE	0.00%	\$256,726	\$252,662	\$52,329	\$194,437	76.96%
505	SECURITY UNION TITLE INS CO	0.00%	\$254,832	\$271,788	\$40,498	\$58,981	21.70%
506	MONTGOMERY WARD INSURANCE COMPANY	0.00%	\$252,656	\$255,792	\$62,282	\$83,022	32.46%
507	EQUITY MUTUAL INSURANCE COMPANY	0.00%	\$250,702	\$240,537	\$334,058	\$591,279	245.82%
508	GRINNELL SELECT INSURANCE COMPANY	0.00%	\$250,164	\$228,959	\$122,144	\$147,446	64.40%
509	SUMITOMO MARINE & FIRE INS CO LTD	0.00%	\$245,900	\$287,886	\$175,234	\$74,129	-25.75%
510	HAULERS INSURANCE COMPANY INC	0.00%	\$240,713	\$155,800	\$91,502	\$148,190	95.12%
511	STATE NATIONAL INSURANCE COMPANY INC	0.00%	\$234,340	\$167,899	\$31,262	\$36,291	21.61%
512	VASA NORTH ATLANTIC INSURANCE COMPANY	0.00%	\$230,781	\$230,781	\$496,777	\$428,180	185.54%
513	AMERICAN FIRE AND INDEMNITY COMPANY	0.00%	\$228,177	\$265,153	\$79,574	\$217,386	81.99%
514	UNIVERSAL SURETY COMPANY	0.00%	\$221,224	\$237,322	\$129,689	\$721,578	304.05%
515	TIG INDEMNITY COMPANY	0.00%	\$218,885	\$524,703	\$543,684	\$332,876	63.44%
516	ARGONAUT INSURANCE COMPANY	0.00%	\$218,206	\$212,791	\$92,884	\$90,941	-42.74%
517	AMERICAN INDEMNITY COMPANY	0.00%	\$200,582	\$202,904	\$111,464	\$24,099	11.88%
518	LINCOLN NATIONAL HEALTH & CAS INS CO	0.00%	\$194,915	\$193,976	\$0	\$446,137	230.00%
519	ECONOMY PREMIER ASSURANCE COMPANY	0.00%	\$192,247	\$187,691	\$74,778	\$97,982	52.20%
520	GAN NORTH AMERICAN INSURANCE CO	0.00%	\$191,536	\$194,267	\$108,509	\$604,785	311.32%
521	MERASTAR INSURANCE COMPANY	0.00%	\$190,679	\$192,417	\$221,175	\$94,271	48.99%
522	GENERAL REINSURANCE CORPORATION	0.00%	\$188,164	\$246,152	\$21,551	\$200,604	-81.50%
523	INTERNATIONAL FIDELITY INSURANCE CO	0.00%	\$175,072	\$179,053	\$22,796	\$53,277	29.75%
524	NATIONAL INTERSTATE INSURANCE COMPANY	0.00%	\$172,212	\$162,706	\$34,655	\$36,319	-22.32%
525	CIM INSURANCE CORPORATION	0.00%	\$171,782	\$172,516	\$74,798	\$82,683	47.93%
526	EAGLE AMERICAN INSURANCE COMPANY	0.00%	\$170,158	\$211,365	\$143,412	\$104,405	49.40%
527	PEAK PROPERTY AND CASUALTY INS CORP	0.00%	\$165,046	\$212,143	\$215,788	\$314,578	148.29%
528	CONTRACTORS BONDING & INS COMPANY	0.00%	\$161,718	\$141,547	\$6,325	\$21,060	14.88%
529	UNITED GUARANTY RESIDENTIAL INS NC	0.00%	\$159,688	\$498,205	\$87,385	\$332,490	66.74%
530	VEREX ASSURANCE INCORPORATED	0.00%	\$159,060	\$202,032	\$77,906	\$12,764	6.32%
531	ACSTAR INSURANCE COMPANY	0.00%	\$159,011	\$160,675	\$0	\$5,624	3.50%
532	FFG INSURANCE COMPANY	0.00%	\$154,017	\$127,556	\$0	\$0	0.00%
533	AEGIS SECURITY INSURANCE COMPANY	0.00%	\$152,935	\$172,157	\$43,764	\$57,664	33.50%
534	VESTA INSURANCE CORPORATION	0.00%	\$151,673	\$114,890	\$96,818	\$111,931	-97.42%
535	NORDSTERN INSURANCE CO OF AMERICA	0.00%	\$148,737	\$147,403	\$161,814	\$263,334	178.65%
536	DEALERS ASSURANCE COMPANY	0.00%	\$148,047	\$86,132	\$37,875	\$38,597	44.81%
537	COUNTRY PREFERRED INSURANCE COMPANY	0.00%	\$145,466	\$43,334	\$14,485	\$23,981	55.34%
538	AMERICAN LIVE STOCK INSURANCE CO	0.00%	\$141,132	\$142,026	\$94,836	\$94,106	66.26%
539	UNION INSURANCE CO	0.00%	\$133,688	\$143,820	\$0	\$32	0.02%
540	FIRST COMMUNITY INSURANCE COMPANY	0.00%	\$133,521	\$112,882	\$19,539	\$22,503	19.93%
541	CUMBERLAND CASUALTY & SURETY COMPANY	0.00%	\$128,468	\$144,690	\$51,451	\$44,271	30.60%
542	WESTERN DIVERSIFIED CASUALTY INS CO	0.00%	\$128,203	\$127,939	\$118,471	\$124,277	97.14%
543	COUNTRY CASUALTY INS CO	0.00%	\$127,199	\$128,595	\$32,192	\$38,829	30.19%
544	FAR WEST INSURANCE COMPANY	0.00%	\$123,471	\$108,354	\$9,599	\$10,447	9.64%
545	SCOTTSDALE INDEMNITY COMPANY	0.00%	\$118,973	\$103,154	\$33,955	\$56,276	54.56%
546	GREAT PACIFIC INSURANCE COMPANY	0.00%	\$114,053	\$156,055	\$329,957	\$140,087	89.77%
547	NONPROFITS INS ASSN AN INTERINS EXCH	0.00%	\$113,616	\$111,991	\$116,972	\$146,829	131.11%
548	GENERAL STAR NATIONAL INS CO	0.00%	\$111,609	\$78,976	\$0	\$75,000	-94.97%
549	KANSAS CITY FIRE & MARINE INS CO	0.00%	\$110,057	\$336,525	\$363,505	\$136,369	-40.52%
550	AMERICAN PIONEER TITLE INSURANCE COMPANY	0.00%	\$109,763	\$98,141	\$0	\$0	0.00%



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OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
551	CONTINENTAL NATIONAL INDEMNITY COMPANY	0.00%	\$109,189	\$129,206	\$21,621	\$49,875	38.60%
552	LAWRENCEVILLE PROPERTY AND CASUALTY	0.00%	\$108,511	\$576,761	\$0	\$447,161	77.53%
553	AMERICAN AGRI-BUSINESS INS CO	0.00%	\$96,098	\$75,074	\$382,125	\$2,158	2.87%
554	AMERICAN SPIRIT INSURANCE COMPANY	0.00%	\$94,954	\$125,744	\$136,138	\$39,135	31.12%
555	BAR PLAN TITLE INSURANCE COMPANY THE	0.00%	\$90,904	\$76,978	\$0	\$0	0.00%
556	NATIONWIDE PROPERTY & CASUALTY INS CO	0.00%	\$86,047	\$95,668	\$853,850	\$295,651	309.04%
557	TRANSGUARD INS CO OF AMERICA INC	0.00%	\$85,884	\$78,998	\$13,090	\$51,345	65.00%
558	FIREMENS INS CO OF NEWARK NEW JERSEY	0.00%	\$83,966	\$101,394	-\$440,911	-\$471,213	-464.73%
559	SOREMA NORTH AMERICA REINSURANCE CO	0.00%	\$82,106	\$83,173	\$300,678	\$149,495	179.74%
560	PENNSYLVANIA LUMBERMENS MUTUAL INS CO	0.00%	\$80,198	\$62,904	\$5,079	\$5,079	8.07%
561	HOUSTON GENERAL INS CO	0.00%	\$79,880	\$214,282	\$206,566	-\$1,042,086	-486.32%
562	TICO INSURANCE COMPANY	0.00%	\$78,007	\$8,991	\$50	\$6,200	68.96%
563	HARLEYSVILLE MUTUAL INSURANCE CO	0.00%	\$77,963	\$39,917	\$10,801	\$17,468	43.76%
564	CINCINNATI INDEMNITY COMPANY INC	0.00%	\$76,685	\$78,470	\$49,180	\$115,655	147.39%
565	GULF UNDERWRITERS INSURANCE COMPANY	0.00%	\$75,442	\$58,705	\$5,213	\$565	0.96%
566	PRUDENTIAL GENERAL INS CO	0.00%	\$57,800	\$45,302	\$26,731	-\$8,384	-18.51%
567	SOUTHERN INSURANCE COMPANY	0.00%	\$56,987	\$18,816	\$0	\$1,325	7.04%
568	DIAMOND STATE INSURANCE COMPANY	0.00%	\$55,363	\$28,938	\$3,654	\$14,054	48.57%
569	KANSAS MEDICAL MUTUAL INS CO	0.00%	\$54,256	\$54,256	\$0	\$25,119	46.30%
570	SURETY BONDING COMPANY OF AMERICA	0.00%	\$50,511	\$49,542	\$0	\$5,399	10.90%
571	ATLANTIC INSURANCE COMPANY	0.00%	\$49,071	\$63,288	\$76,615	-\$90,863	-143.57%
572	BANKERS MULTIPLE LINE INSURANCE CO	0.00%	\$47,159	\$64,407	\$85,047	\$26,684	41.43%
573	ACCELERATION NATIONAL INS CO	0.00%	\$46,653	\$83,597	-\$11,410	\$233,557	279.38%
574	GLENS FALLS INSURANCE COMPANY THE	0.00%	\$46,403	\$367,886	\$1,542,055	\$1,188,591	323.09%
575	NORTHBROOK PROPERTY & CASUALTY INS CO	0.00%	\$45,839	\$36,642	\$96,631	-\$538,343	-1469.20%
576	NATIONAL LLOYDS INSURANCE COMPANY	0.00%	\$44,982	\$14,484	\$1,086	\$16,086	111.06%
577	ACCEPTANCE INDEMNITY INSURANCE CO	0.00%	\$43,641	\$9,549	\$0	\$5,564	58.27%
578	CAPITAL CITY INSURANCE COMPANY INC	0.00%	\$39,386	\$40,737	\$356,217	\$1,984,772	4872.16%
579	BOND SAFEGUARD INSURANCE COMPANY	0.00%	\$38,337	\$46,117	\$10,000	\$8,100	17.56%
580	PROPERTY & CASUALTY INS CO OF HARTFORD	0.00%	\$36,739	\$16,802	\$0	\$1,614	9.61%
581	AMERICAN MERCURY INSURANCE COMPANY	0.00%	\$35,946	\$135,601	\$267,169	\$253,219	186.74%
582	FARMINGTON CASUALTY COMPANY	0.00%	\$33,407	\$807,485	\$786,706	-\$1,320,991	-163.59%
583	OHIC INSURANCE COMPANY	0.00%	\$33,258	\$17,821	\$0	\$12,107	67.94%
584	NORTHBROOK NATIONAL INS CO	0.00%	\$32,760	\$49,626	\$313,132	\$205,635	414.37%
585	AMERICAN SOUTHERN INSURANCE COMPANY	0.00%	\$31,513	\$24,929	\$0	\$4,000	16.05%
586	VIRGINIA INSURANCE RECIPROCAL	0.00%	\$28,884	\$13,641	\$0	\$3,001	22.00%
587	VICTORIA FIRE & CASUALTY COMPANY	0.00%	\$26,480	\$3,718	\$0	\$0	0.00%
588	MUTUAL FIRE AND STORM INSURANCE CO	0.00%	\$22,373	\$21,754	\$5,648	\$5,648	25.96%
589	TRANS PACIFIC INSURANCE COMPANY	0.00%	\$22,096	\$24,245	\$292	\$4,355	17.96%
590	CENTURY INDEMNITY COMPANY	0.00%	\$20,845	\$20,845	\$1,517,632	\$2,249,714	10792.58%
591	PHYSICIANS DEFENSE ASSOCIATION	0.00%	\$20,450	\$20,450	\$20,000	-\$157,281	-769.10%
592	PROTECTIVE INSURANCE COMPANY	0.00%	\$19,034	\$19,168	\$0	-\$32,933	-171.81%
593	PEERLESS INSURANCE COMPANY	0.00%	\$16,710	\$17,892	\$0	-\$1,974	-11.03%
594	DEVELOPERS SURETY AND INDEMNITY COMPANY	0.00%	\$16,172	\$17,119	\$2,500	\$2,285	13.35%
595	TEXAS GENERAL INDEMNITY COMPANY	0.00%	\$16,145	\$16,268	\$414	\$414	2.54%
596	OHIO FARMERS INSURANCE CO	0.00%	\$15,465	\$16,499	\$0	\$631	3.82%
597	PROVIDENCE WASHINGTON INSURANCE CO	0.00%	\$13,691	\$15,505	\$90,367	\$59,403	383.12%
598	WESTFIELD INSURANCE COMPANY	0.00%	\$12,847	\$12,322	\$0	\$871	7.07%
599	ATLAS ASSURANCE CO OF AMERICA	0.00%	\$12,749	\$32,479	\$10,313	\$9,319	28.69%
600	CONNECTICUT SURETY COMPANY THE	0.00%	\$10,243	\$13,652	\$0	\$2,115	15.49%
601	SHELTER REINSURANCE COMPANY	0.00%	\$10,000	\$417	\$0	\$0	0.00%
602	TRAVELERS COMMERCIAL INSURANCE COMPANY	0.00%	\$9,934	\$256,190	\$222,050	\$75,361	29.42%
603	MGIC ASSURANCE CORPORATION	0.00%	\$8,095	\$8,095	\$0	\$4,998	61.74%
604	AMERICAN HARDWARE MUTUAL INS CO	0.00%	\$7,671	\$2,553	\$221,821	\$225,542	8834.39%
605	PENNSYLVANIA NATIONAL MUTUAL CAS INS CO	0.00%	\$7,089	\$10,377	\$27,212	\$269,720	2599.21%

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OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
606	VALLEY NATIONAL INSURANCE COMPANY	0.00%	\$7,033	\$1,248	\$100,389	\$389	31.17%
607	PACIFIC SPECIALTY INSURANCE COMPANY	0.00%	\$6,765	\$2,239	\$597	\$597	26.66%
608	CENTURY-NATIONAL INSURANCE COMPANY	0.00%	\$6,545	\$9,750	\$3,063	\$1,350	13.85%
609	NORTHBROOK INDEMNITY CO	0.00%	\$6,370	\$6,935	\$1,802	-\$103,260	-1488.97%
610	GENERAL ELECTRIC MORT INS CORP OF NC	0.00%	\$5,472	\$6,982	\$0	\$1,410	20.19%
611	INLAND INSURANCE COMPANY	0.00%	\$5,472	\$5,392	\$0	\$60	1.11%
612	SELECTIVE INS CO OF THE SOUTHEAST	0.00%	\$5,179	\$2,325	\$0	\$360	15.48%
613	FINANCIAL PACIFIC INSURANCE COMPANY	0.00%	\$5,099	\$112	\$0	\$0	0.00%
614	AMERICAN SAFETY CASUALTY INS CO	0.00%	\$4,085	\$9,506	\$0	-\$3,634	-38.23%
615	INTERNATIONAL INDEMNITY COMPANY	0.00%	\$3,637	\$5,071	\$78,256	\$60,891	1200.77%
616	GE RESIDENTIAL MORTG INS CORP OF NC	0.00%	\$3,486	\$5,829	\$0	\$0	0.00%
617	INSURANCE CORPORATION OF NEW YORK	0.00%	\$3,043	\$3,333	\$340,887	-\$21,435	-643.11%
618	OHIO SECURITY INSURANCE COMPANY	0.00%	\$2,945	\$2,575	\$0	-\$89	-3.46%
619	TIG COUNTRYWIDE INSURANCE COMPANY	0.00%	\$2,809	\$55,953	\$26,743	\$21,243	37.97%
620	FOLKSAMERICA REINSURANCE COMPANY	0.00%	\$2,767	\$2,767	\$387,827	\$439,926	15899.02%
621	MIDWESTERN INSURANCE COMPANY	0.00%	\$2,765	\$6,738	\$13,139	-\$40,368	-599.11%
622	NIAGARA FIRE INSURANCE COMPANY	0.00%	\$2,682	\$4,542	\$28,642	-\$46,852	-1031.53%
623	PLAINS INSURANCE COMPANY	0.00%	\$2,505	\$20,638	\$275,266	\$30,608	148.31%
624	NATIONAL TITLE INS OF NEW YORK INC	0.00%	\$2,181	\$5,680	\$0	\$0	0.00%
625	PRUDENTIAL COMMERCIAL INSURANCE COMPANY	0.00%	\$2,127	\$420	\$0	\$0	0.00%
626	COLONIAL AMERICAN CASUALTY AND SURETY C	0.00%	\$1,857	\$2,088	\$0	\$1,963	94.01%
627	UNITED CASUALTY INSURANCE CO OF AMERICA	0.00%	\$1,711	\$1,783	\$189	\$188	10.54%
628	PROFESSIONAL LIABILITY INSURANCE CO	0.00%	\$1,579	\$288,954	\$97,500	\$885,087	306.31%
629	GENERALI U S BRANCH	0.00%	\$1,494	\$1,067	\$140,089	\$66,221	6206.28%
630	K-M INSURANCE COMPANY	0.00%	\$1,420	\$1,420	\$0	\$0	0.00%
631	RELIANCE SURETY COMPANY	0.00%	\$990	\$171	\$0	\$0	0.00%
632	AMERICAN CENTRAL INSURANCE COMPANY	0.00%	\$968	\$820	\$0	\$0	0.00%
633	NATIONAL LIABILITY & FIRE INS CO	0.00%	\$857	\$3,767	\$109,268	-\$2,294	-60.90%
634	PENNSYLVANIA MANUFACTURERS ASSOC INS C	0.00%	\$848	\$4,505	\$0	-\$10,990	-243.95%
635	NATIONAL INSURANCE UNDERWRITERS	0.00%	\$750	\$842	-\$1,100	-\$12,600	-1496.44%
636	COMMERCIAL LOAN INS CORPORATION	0.00%	\$695	\$855	\$0	\$0	0.00%
637	ALASKA NATIONAL INSURANCE COMPANY	0.00%	\$618	\$564	\$0	\$0	0.00%
638	MGA INSURANCE COMPANY INC.	0.00%	\$514	\$107	\$0	\$0	0.00%
639	MAYFLOWER INSURANCE COMPANY LTD THE	0.00%	\$344	\$698	\$132	\$142	20.34%
640	PETROLEUM CASUALTY COMPANY	0.00%	\$112	\$112	\$0	\$0	0.00%
641	GARRISON PROPERTY & CASUALTY ASSOC	0.00%	\$51	\$51	\$0	\$0	0.00%
642	AMERICAN REINSURANCE COMPANY	0.00%	\$0	\$0	\$0	-\$1,011	N/A
643	NATIONAL CONTINENTAL INS CO	0.00%	\$0	\$0	\$110,000	\$120,624	N/A
644	HAMILTON INSURANCE COMPANY	0.00%	\$0	\$0	\$138,665	-\$43,943	N/A
645	OMAHA INDEMNITY COMPANY THE	0.00%	\$0	\$0	\$0	-\$37,000	N/A
646	MICHIGAN MILLERS MUTUAL INS CO	0.00%	\$0	\$0	\$245,749	\$444,034	N/A
647	CASUALTY INDEMNITY EXCHANGE	0.00%	\$0	\$0	\$573,371	\$259,185	N/A
648	ALLIANCE ASSURANCE CO OF AMERICA	0.00%	\$0	\$0	\$1,211	-\$698	N/A
649	LONDON ASSURANCE OF AMERICA INC THE	0.00%	\$0	\$0	\$916	-\$505	N/A
650	SEA INSURANCE CO OF AMERICA THE	0.00%	\$0	\$0	-\$526	-\$4,171	N/A
651	BANKERS STANDARD FIRE & MARINE CO	0.00%	\$0	\$0	-\$1,872	-\$1,872	N/A
652	COMMERCIAL INS CO OF NEWARK NJ	0.00%	\$0	-\$503	\$7,912	-\$149,767	29774.75%
653	ATLANTA INTERNATIONAL INS CO	0.00%	\$0	\$0	\$0	-\$35	N/A
654	INTERNATIONAL INSURANCE COMPANY	0.00%	\$0	\$0	\$1,346,519	\$3,041,356	N/A
655	NEW ENGLAND INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$20,106	N/A
656	NORTH STAR REINSURANCE CORPORATION	0.00%	\$0	\$0	\$0	-\$40,418	N/A
657	STONEWALL INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$50,717	N/A
658	INTEGON INDEMNITY CORP	0.00%	\$0	\$0	-\$500	-\$500	N/A
659	LMI INSURANCE COMPANY	0.00%	\$0	\$0	\$100,905	-\$17,567	N/A
660	NATIONWIDE GENERAL INSURANCE CO	0.00%	\$0	\$0	\$0	-\$260	N/A

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OBS	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	LOSS RATIO
661	MBIA INSURANCE CORP. OF ILLINOIS	0.00%	\$0	\$634,236	-\$8,240,746	\$1,516,115	239.05%
662	YORK INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$1,318	N/A
663	BLUE RIDGE INSURANCE COMPANY	0.00%	\$0	\$0	\$11,185	-\$3,092	N/A
664	CONNIE LEE INS COMPANY	0.00%	\$0	\$60,842	\$0	\$0	0.00%
665	METROPOLITAN DIRECT PROPERTY AND CASUALTY INS CO	0.00%	\$0	\$0	\$0	-\$112	N/A
666	UNIGARD SECURITY INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$0	N/A
667	OHIO INDEMNITY COMPANY	0.00%	\$0	\$1,589	\$0	-\$156	-9.82%
668	INSURANCE COMPANY OF ILLINOIS	0.00%	\$0	\$0	-\$1,067	-\$1,067	N/A
669	EVEREST REINSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$102,732	N/A
670	COLUMBIA INSURANCE COMPANY	0.00%	\$0	\$0	\$0	\$10	N/A
671	AMERICAS INSURANCE CO	0.00%	\$0	\$0	\$0	\$16,370	N/A
672	FORESTVIEW MORTGAGE INS CO	0.00%	\$0	\$7	\$0	\$0	0.00%
673	MARINE INDEMNITY INSURANCE CO OF AMERIC	0.00%	\$0	\$0	\$31,264	\$31,264	N/A
674	TRANSPORT INSURANCE COMPANY	0.00%	\$0	\$0	\$30,793	-\$4,925	N/A
675	NATIONAL REINSURANCE CORP THE	0.00%	\$0	\$0	\$83,895	-\$959,662	N/A
676	PHOENIX ASSURANCE CO OF NEW YORK	0.00%	\$0	\$0	\$1,679	\$1,517	N/A
677	TRAVELERS PROPERTY CASUALTY INSURANCE CO OF ILL	0.00%	\$0	\$0	\$0	-\$872	N/A
678	ALPHA PROPERTY & CASUALTY INSURANCE CO	0.00%	\$0	\$43,318	\$0	\$0	0.00%
679	CIGNA INDEMNITY INS CO	0.00%	-\$40	-\$40	\$0	-\$189	472.50%
680	UNIVERSAL OF OMAHA CASUALTY INS COMPANY	0.00%	-\$745	\$220,642	\$298,360	\$256,270	116.15%
681	BOSTON OLD COLONY INSURANCE COMPANY	0.00%	-\$892	\$11,809	\$627,652	\$377,429	3196.11%
682	TRAVELERS CASUALTY COMPANY OF CONNECTICUT	0.00%	-\$1,534	\$88,632	\$399,560	-\$362,220	-408.68%
683	AMERICAN CENTENNIAL INSURANCE CO	0.00%	-\$2,373	-\$2,373	\$0	\$0	0.00%
684	TECHNOLOGY INSURANCE COMPANY	0.00%	-\$5,040	-\$5,040	\$0	\$0	0.00%
685	AMERICAN EMPIRE INS CO	0.00%	-\$6,832	\$57,091	\$0	-\$13,565	-23.76%
686	GAN NATIONAL INSURANCE COMPANY	0.00%	-\$7,812	\$51,741	\$2,036	\$95,096	183.79%
687	SUN INSURANCE OFFICE OF AMERICA INC	0.00%	-\$30,443	\$621,552	\$72,757	\$48,614	7.82%
688	REPUBLIC INSURANCE COMPANY	0.00%	-\$32,113	\$10,802	\$210,962	\$207,939	1925.00%
689	RISORP NATIONAL INSURANCE COMPANY	0.00%	-\$41,533	\$349,666	\$1,467,418	\$480,283	137.35%
690	TRAVELERS CASUALTY AND SURETY CO OF IL	0.00%	-\$51,601	\$726,447	\$869,234	\$317,856	43.75%
691	HERITAGE INDEMNITY COMPANY	0.00%	-\$129,776	\$237,242	\$1,966,428	\$1,980,582	834.84%
692	NATIONAL INDEMNITY COMPANY	-0.01%	-\$347,726	\$1,594,372	\$3,066,307	\$564,478	35.40%
TOTAL		100.00%	\$5,463,108,219	\$5,370,505,733	\$3,248,789,260	\$3,339,881,708	62.19%



**PROPERTY & CASUALTY  
COMPANIES  
MAIL ADDRESSES AND  
TELEPHONE NUMBERS**



## PROPERTY &amp; CASUALTY COMPANIES MAIL ADDRESSES AND TELEPHONE NUMBERS

NAIC CODE	COMPANY NAME	ADDRESS	CITY	STATE	ZIP	TELEPHONE
35742	ACCELERATION NATIONAL INS CO	PO BOX 7000	DUBLIN	OH	43017-0701	614/764-7000
20010	ACCEPTANCE INDEMNITY INSURANCE CO	222 SOUTH 15TH ST STE 600	OMAHA	NE	68102	402-344-8800
22950	ACSTAR INSURANCE COMPANY	PO BOX 2350	NEW BRITAIN	CT	06050-2350	203/224-2000
33898	AEGIS SECURITY INSURANCE COMPANY	PO BOX 3153	HARRISBURG	PA	17105	717/657-9671
10014	AFFILIATED FM INSURANCE COMPANY	PO BOX 7500 ALLENDALE PRK	JOHNSTON	RI	2919	401/275-3000
42757	AGRI GENERAL INSURANCE COMPANY	1501 50TH ST STE 200	WEST DES MOINES	IA	50266	515/224-3070
26344	AGRICULTURAL INSURANCE COMPANY	580 WALNUT ST	CINCINNATI	OH	45202	513/369-5947
19399	AIU INSURANCE COMPANY	70 PINE STREET 21/99	NEW YORK	NY	10270	212-770-7000
39733	ALASKA NATIONAL INSURANCE COMPANY	7001 JEWEL LAKE ROAD	ANCHORAGE	AK	99502-2825	907/248-2642
19917	ALBANY INSURANCE COMPANY	600 COLLEGE RD EAST	PRINCETON	NJ	8540	609/275-2601
21482	ALLENDALE MUTUAL INSURANCE COMPANY	PO BOX 7500	JOHNSTON	RI	02919-0500	401/275-3000
20273	ALLIANCE ASSURANCE CO OF AMERICA	9300 ARROW PT BLVD	CHARLOTTE	NC	28273-8136	908/580-0800
19186	ALLIANCE INSURANCE COMPANY INC	P O BOX 1401	MCPHERSON	KS	67460	316/241-2200
35300	ALLIANZ INSURANCE COMPANY	PO BOX 7780	BURBANK	CA	91510-7780	818 972-8000
36420	ALLIANZ UNDERWRITERS INSURANCE COMPANY	PO BOX 7780	BURBANK	CA	91510-7780	818 972-8000
42579	ALLIED PROPERTY & CASUALTY INS CO	PO BOX 974	DES MOINES	IA	50304-0974	515/280-4439
19240	ALLSTATE INDEMNITY COMPANY	3075 SANDERS RD STE H1A	NORTHBROOK	IL	60062-7127	847 402-5000
19232	ALLSTATE INSURANCE COMPANY	3075 SANDERS RD STE H1A	NORTHBROOK	IL	60062-7127	847 402-5000
38156	ALPHA PROPERTY & CASUALTY INSURANCE CO	PO BOX 10360	VAN NUYS	CA	91410	715 524-3200
18708	AMBAC ASSURANCE CORPORATION	ONE STATE STREET PLAZA	NEW YORK	NY	10004-1538	800/221-1854
19100	AMCO INSURANCE COMPANY	P O BOX 974	DES MOINES	IA	50304	515/280-4439
12548	AMERICAN AGRI-BUSINESS INS CO	4685 MERLE HAYROAD, STE 2	DES MOINES	IA	50322	800/654-4056
26832	AMERICAN ALLIANCE INSURANCE COMPANY	PO BOX 2575	CINCINNATI	OH	45201-2575	513/369-5947
19720	AMERICAN ALTERNATIVE INS CORP	555 COLLEGE RD E	PRINCETON	NJ	08543-5241	609-243-4280
24589	AMERICAN AND FOREIGN INSURANCE CO	7500 COLLEGE BLVD #650	OVERLAND PARK	KS	66210	800/882-3220
21849	AMERICAN AUTOMOBILE INSURANCE CO	PO BOX 777	NOVATO	CA	94998-0001	415/899-2484
10111	AMERICAN BANKERS INS CO OF FLORIDA	11222 QUAIL ROOST DRIVE	MIAMI	FL	33157-6596	305/253-2244
20427	AMERICAN CASUALTY CO OF READING PA	CNA PLAZA 31S	CHICAGO	IL	60685-0001	312/822-5105
10391	AMERICAN CENTENNIAL INSURANCE CO	1415 FOULK RD	WILMINGTON	DE	19803	302/477-5900
37915	AMERICAN CENTRAL INSURANCE COMPANY	ONE BEACON ST	BOSTON	MA	02108-3106	617/725-6522
45934	AMERICAN COMPENSATION INSURANCE COMPANY	8500 NORMANDE LAKE 1430	BLOOMINGTON	MN	55437	612 893-0411
12246	AMERICAN CONTINENTAL INSURANCE CO	540 LAKE COOK RD	DEERFIELD	IL	60015-5290	708/940-7550
20516	AMERICAN CREDIT INDEMNITY CO	100 E PRATT ST 5TH FL	BALTIMORE	MD	21202-1008	410/554-0700
19690	AMERICAN ECONOMY INSURANCE COMPANY	SAFECO PLA T-16	SEATTLE	WA	98185	317/262-6651
37990	AMERICAN EMPIRE INS CO	PO BOX 5370	CINCINNATI	OH	45201	513/369-3000
20613	AMERICAN EMPLOYERS INSURANCE CO	ONE BEACON ST	BOSTON	MA	02108-3106	617/725-6522
23450	AMERICAN FAMILY HOME INSURANCE CO	PO BOX 5323	CINCINNATI	OH	45201-5323	513 943-7200
19275	AMERICAN FAMILY MUTUAL INS CO	6000 AMERICAN PARKWAY	MADISON	WI	53783	608/249-2111
35963	AMERICAN FIDELITY & LIBERTY INS CO	1800 STREET RD	WARRINGTON	PA	18976-2503	610 380-1851
24066	AMERICAN FIRE & CASUALTY COMPANY	136 NORTH THIRD STREET	HAMILTON	OH	45025	314/469-5472
19496	AMERICAN FIRE AND INDEMNITY COMPANY	PO BOX 1259	GALVESTON	TX	77553-1259	409-766-4600
24376	AMERICAN GENERAL INDEMNITY COMPANY	ONE WOODFIELD LAKE	SCHAUMBURG	IL	60173	708 517-6000
31208	AMERICAN GENERAL PROPERTY INS CO	AMERICAN GENERAL CENTER	NASHVILLE	TN	37250-0001	904/390-7000
16403	AMERICAN GROWERS INSURANCE COMPANY	222 S 15TH ST STE 600 N	OMAHA	NE	68102-1628	712/325-5336
26247	AMERICAN GUARANTEE & LIABILITY INS CO	1400 AMERICAN LANE	SCHAUMBURG	IL	60196-1056	708/605-6000
13331	AMERICAN HARDWARE MUTUAL INS CO	471 E BROAD ST	COLUMBUS	OH	43215	612/935-1400
19380	AMERICAN HOME ASSURANCE COMPANY	PO BOX 979	NEW YORK	NY	10268-0979	212/770-7000
19518	AMERICAN INDEMNITY COMPANY	PO BOX 1259	GALVESTON	TX	77553-1259	409/766-4674
21857	AMERICAN INSURANCE COMPANY THE	777 SAN MARIN DR POBX 777	NOVATO	CA	94998	415/899-2484
32220	AMERICAN INTERNATIONAL INS CO	505 CARR ROAD	WILMINGTON	DE	19809	302/761-3428
40258	AMERICAN INTERNATIONAL SOUTH INS CO	70 PINE STREET 21/99	NEW YORK	NY	10270	212/770-7000
31895	AMERICAN INTERSTATE INS CO	2301 HWY 190 WEST	DERIDDER	LA	70634	318/463-9052
10200	AMERICAN LIVE STOCK INSURANCE CO	200 S 4TH ST	GENEVA	IL	60134-2605	630 232-2100
30562	AMERICAN MANUFACTURERS MUTUAL INS CO	GENERAL DELIVERY	LONG GROVE	IL	60049-0001	847/320-2000
16810	AMERICAN MERCURY INSURANCE COMPANY	P O BOX 268847	OKLAHOMA CITY	OK	73126-8847	405/523-5017
23469	AMERICAN MODERN HOME INSURANCE CO	PO BOX 5323	CINCINNATI	OH	45201-5323	513 943-7000
22918	AMERICAN MOTORISTS INSURANCE CO	RATE MAKING DEPT	LONG GROVE	IL	60049-0001	847/320-2000
22136	AMERICAN NATIONAL FIRE INSURANCE CO	PO BOX 2575	CINCINNATI	OH	45201-2575	513/369-5013
39942	AMERICAN NATIONAL GENERAL INS CO	1949 E SUNSHINE CORP CTR	SPRINGFIELD	MO	65899-0001	417/887-0220
28401	AMERICAN NATIONAL PROPERTY & CASUALTY C	1949 E SUNSHINE CORP CTR	SPRINGFIELD	MO	65899-0001	417/887-0220
51535	AMERICAN PIONEER TITLE INSURANCE COMPANY	493 E SHEMORAN BLVD	CASSELBERRY	FL	32707	800 393-9762
37001	AMERICAN PREMIER INSURANCE COMPANY	3169 HOLCOMB BRIDGE ROAD	NORCROSS	GA	30071	770 447-8930
18910	AMERICAN PROTECTION INSURANCE CO	RATE MAKING DEPT	LONG GROVE	IL	60049-0001	847/320-2000
10227	AMERICAN REINSURANCE COMPANY	555 COLLEGE ROAD E	PRINCETON	NJ	08543-5241	212/618-7170
19615	AMERICAN RELIABLE INSURANCE COMPANY	8655 E VIA DE VENTURA	SCOTTSDALE	AZ	85258	800/535-1333
19984	AMERICAN RISK FUNDING INSURANCE COMPANY	12222 MERIT DR #1660	DALLAS	TX	75251	214 702-9004
19631	AMERICAN ROAD INSURANCE COMPANY	THE AMERICAN ROAD	DEARBORN	MI	48126-2570	313/322-9045
39969	AMERICAN SAFETY CASUALTY INS CO	1845 THE EXCHANGE #200	ATLANTA	GA	30339	770 916-1908
42978	AMERICAN SECURITY INSURANCE COMPANY	3290 NORTHSIDE PKWY NW	ATLANTA	GA	30327	404/261-9000
10235	AMERICAN SOUTHERN INSURANCE COMPANY	PO BOX 723030	ATLANTA	GA	30339	404/266-9599

## PROPERTY &amp; CASUALTY COMPANIES MAIL ADDRESSES AND TELEPHONE NUMBERS

NAIC CODE	COMPANY NAME	ADDRESS	CITY	STATE	ZIP	TELEPHONE
33723	AMERICAN SPIRIT INSURANCE COMPANY	580 WALNUT ST STE 825	CINCINNATI	OH	45202	513/369-5000
19283	AMERICAN STANDARD INS CO OF WISCONSIN	6000 AMERICAN PARKWAY	MADISON	WI	53783	608/249-2111
19712	AMERICAN STATES INSURANCE CO TX	SAFECO PLA T-16	SEATTLE	WA	98185	317/262-6651
19704	AMERICAN STATES INSURANCE COMPANY	SAFECO PLZ T-16	SEATTLE	WA	98185	317/262-6262
37214	AMERICAN STATES PREFERRED INS CO	SAFECO PLAZA T-16	SEATTLE	WA	98185	317/262-6651
40800	AMERICAN STERLING INSURANCE COMPANY	9800 MUIRLANDS BLVD	IRVINE	CA	92718	714/206-6200
40142	AMERICAN ZURICH INSURANCE COMPANY	1400 AMERICAN LANE	SCHAUMBURG	IL	60196-1056	708/605-6000
27898	AMERICAS INSURANCE COMPANY	400 POYDRAS ST STE 2200	NEW ORLEANS	LA	70130	504/528-9555
30872	AMERIN GUARANTY CORPORATION	200 E RANDOLPH DR 49TH FL	CHICAGO	IL	60601-7125	800 257-7643
19488	AMERISURE INSURANCE COMPANY	PO BOX 2060	FARMINGTON HILLS	MI	48333-2060	800/257-1900
27928	AMEX ASSURANCE COMPANY	1400 LOMBARDI AVENUE	GREEN BAY	WI	54304-3922	920 496-5250
19976	AMICA MUTUAL INSURANCE COMPANY	PO BOX 6008	PROVIDENCE	RI	02940-6008	401 334-6000
34983	AMWEST SURETY INSURANCE COMPANY	PO BOX 4500	WOODLAND HILLS	CA	91302	913/384-1719
19860	ARGONAUT GREAT CENTRAL INSURANCE CO	3625 N SHERIDAN ROAD	PEORIA	IL	61604-1434	800/447-1972
19801	ARGONAUT INSURANCE COMPANY	250 MIDDLEFIELD RD	MENLO PARK	CA	94025-3507	415/858-6410
19828	ARGONAUT MIDWEST INSURANCE COMPANY	250 MIDDLEFIELD RD	MENLO PARK	CA	94025-3507	415/858-6410
21490	ARKWRIGHT MUTUAL INSURANCE CO	PO BOX 9198	WALTHAM	MA	02254-9198	617/890-9300
41459	ARMED FORCES INSURANCE EXCHANGE	PO DRAWER G	FT LEAVENWORTH	KS	66027-0346	913/651-5000
36250	ASSET GUARANTY INSURANCE COMPANY	335 MADISON AVENUE	NEW YORK	NY	10017-4605	212/983-5859
21865	ASSOCIATED INDEMNITY CORPORATION	777 SAN MARIN DRIVE	NOVATO	CA	94998	800/366-2475
21296	ASSOCIATES INSURANCE COMPANY	PO BOX 222038	DALLAS	TX	75222-2038	214/541-3879
19305	ASSURANCE COMPANY OF AMERICA	PO BOX 1228	BALTIMORE	MD	21203	410/261-5211
41769	ATHENA ASSURANCE COMPANY	385 WASHINGTON STREET	ST PAUL	MN	55102	612/221-7911
21792	ATLANTA CASUALTY COMPANY	3169 HOLCOMB BRIDGE RD	NORCROSS	GA	30071-5435	404/447-8930
20931	ATLANTA INTERNATIONAL INSURANCE CO	7230 MCGINNIS FERRY RD ST	SUWANEE	GA	30024	404/240-5350
31925	ATLANTA SPECIALTY INSURANCE COMPANY	PO BOX 105435	ATLANTA	GA	30348-5435	800/638-1993
22209	ATLANTIC INSURANCE COMPANY	4600 FULLER DRIVE	IRVING	TX	75038-6506	214/650-2800
19895	ATLANTIC MUTUAL INSURANCE COMPANY	PO BOX 419063	CREVE COEUR	MO	63141-9063	800 937-3747
18333	ATLAS ASSURANCE CO OF AMERICA	600 COLLEGE RD EAST	PRINCETON	NJ	8540	609/275-2501
27235	AUTO CLUB FAMILY INSURANCE COMPANY	12901 NORTH FORTY DR	ST LOUIS	MO	63141	314/523-7350
18988	AUTO OWNERS INSURANCE CO MUTUAL	PO BOX 30660	LANSING	MI	48909-8160	517/323-1521
15512	AUTOMOBILE CLUB INTER-INS EXCHANGE	12901 NORTH FORTY DRIVE	ST LOUIS	MO	63141	314/523-7350
19062	AUTOMOBILE INS CO OF HARTFORD CT	ONE TOWER SQUARE	HARTFORD	CT	6183	860 277-0111
10367	AVEMCO INSURANCE COMPANY	411 AVIATION WAY	FREDERICK	MD	21701-4799	301/694-5700
33022	AXA GLOBAL RISKS US INSURANCE CO	199 WATER ST	NEW YORK	NY	10038	212/412-0755
24813	BALBOA INSURANCE COMPANY	PO BOX 19702	IRVINE	CA	92623-9702	800/854-6115
18538	BANCINSURE INC	PO BOX 26104	OKLAHOMA CITY	OK	73126	405/524-0118
33162	BANKERS INSURANCE COMPANY	PO BOX 15707	ST PETERSBURG	FL	33733	813/579-4000
23132	BANKERS MULTIPLE LINE INSURANCE CO	717 N HARWOOD	DALLAS	TX	75021	214/954-7353
20591	BANKERS STANDARD FIRE & MARINE CO	1601 CHESTNUT ST	PHILADELPHIA	PA	19192	214/869-8470
18279	BANKERS STANDARD INSURANCE COMPANY	1601 CHESTNUT STREET	PHILADELPHIA	PA	19192	215/523-4000
29513	BAR PLAN MUTUAL INSURANCE CO THE	1717 HIDDEN CREEK COURT	ST LOUIS	MO	63131	800/843-2277
50034	BAR PLAN TITLE INSURANCE COMPANY THE	1717 HIDDEN CREEK COURT	ST. LOUIS	MO	63131	314 965-3333
38245	BCS INSURANCE COMPANY	676 N ST CLAIR	CHICAGO	IL	60611-2927	312/951-7716
41394	BENCHMARK INSURANCE COMPANY	6701 W 64TH ST #125	SHAWNEE MISSION	KS	66202	800/283-0622
19402	BIRMINGHAM FIRE INS CO OF PA	70 PINE STREET 21/99	NEW YORK	NY	10270	212/770-7000
20095	BITUMINOUS CASUALTY CORPORATION	320 18TH ST	ROCK ISLAND	IL	61201-8744	800/475-4477
20109	BITUMINOUS FIRE AND MARINE INS CO	320 18TH ST	ROCK ISLAND	IL	61201-8744	800/475-4477
24503	BLUE RIDGE INSURANCE COMPANY	PO BOX 519	SIMSBURY	CT	6080	214/559-1222
27081	BOND SAFEGUARD INSURANCE COMPANY	1919 S HIGHLAND AVE BLD A	LOMBARD	IL	60148	312/495-9380
20761	BOSTON OLD COLONY INSURANCE COMPANY	CNA PLAZA 25S	CHICAGO	IL	60685	312 822-5105
13528	BROTHERHOOD MUTUAL INSURANCE CO	P O BOX 2227	FORT WAYNE	IN	46801	219-482-8668
20788	BUCKEYE UNION INSURANCE COMPANY	CNA PLAZA 25S	CHICAGO	IL	60685	312 822-5105
34649	BUSINESS INSURANCE COMPANY	PO BOX 419022	RANCHO CORDOVA	CA	95741-9022	916 631-5000
20117	CALIFORNIA CASUALTY INDEMNITY EXCHANGE	PO BOX M	SAN MATEO	CA	94402-0080	415/574-4000
20125	CALIFORNIA CASUALTY INSURANCE CO	PO BOX M	SAN MATEO	CA	94402-0080	415/574-4000
22284	CALIFORNIA COMPENSATION INS CO	11092 SUN CENTER DRIVE	RANCHO CORDOVA	CA	95670	800/388-3179
32271	CALIFORNIA INDEMNITY INSURANCE COMPANY	PO BOX 14910	LAS VEGAS	NV	89114-4910	510 416-8700
20524	CALVERT INSURANCE COMPANY	21820 BURBANK BLVD #330	WOODLAND HILLS	CA	91367	201/798-9500
21946	CAMPDEN FIRE INSURANCE ASSOCIATION	436 WALNUT	PHILADELPHIA	PA	19105	215 625-1070
15725	CAMERON MUTUAL INSURANCE COMPANY	214 E MCELWAIN	CAMERON	MO	64429-1350	816/632-6511
10464	CANAL INSURANCE COMPANY	P O BOX 7	GREENVILLE	SC	29602-0007	803/242-5365
30589	CAPITAL CITY INSURANCE COMPANY INC	PO BOX 212157	COLUMBIA	SC	29221	803 781-7118
10472	CAPITOL INDEMNITY CORPORATION	PO BOX 5900	MADISON	WI	53705-0900	608/231-4450
10510	CAROLINA CASUALTY INSURANCE COMPANY	PO BOX 2575	JACKSONVILLE	FL	32203-2575	904/363-0900
15547	CASUALTY INDEMNITY EXCHANGE	2721-A INDUSTRIAL DR	JEFFERSON	MO	65109	314/893-3425
10545	CASUALTY INSURANCE CO	500 N BRAND BLVD	GLENDAL	CA	91203	312/321-1680
21237	CASUALTY RECIPROCAL EXCHANGE	9201 STATE LINE ROAD	KANSAS CITY	MO	64114	800/825-3760
19909	CENTENNIAL INSURANCE COMPANY	PO BOX 419063	CREVE COEUR	MO	63141-9063	314/621-8376
34274	CENTRAL STATES INDEMNITY CO OF OMAHA	BOX 34350	OMAHA	NE	68134-0350	402/397-1111



## PROPERTY &amp; CASUALTY COMPANIES MAIL ADDRESSES AND TELEPHONE NUMBERS

NAIC CODE	COMPANY NAME	ADDRESS	CITY	STATE	ZIP	TELEPHONE
42765	CENTURION CASUALTY COMPANY	206 EIGHTH ST	DES MOINES	IA	50309	515/247-7307
20710	CENTURY INDEMNITY COMPANY	PO BOX 7716	PHILADELPHIA	PA	19192	215/241-4480
26905	CENTURY-NATIONAL INSURANCE COMPANY	PO BOX 3999	NORTH HOLLYWOOD	CA	91609	818 760-0880
25615	CHARTER OAK FIRE INSURANCE CO THE	ONE TOWER SQUARE	HARTFORD	CT	06183-9070	203/277-3966
22810	CHICAGO INSURANCE COMPANY	55 E MONROE ST	CHICAGO	IL	60603-5702	312/346-6400
50229	CHICAGO TITLE INSURANCE CO	171 N CLARK ST ML:06TR	CHICAGO	IL	60601-3294	312/223-2000
10499	CHRYSLER INSURANCE COMPANY	PO BOX 5168	SOUTHFIELD	MI	48086-5168	248-948-3443
12777	CHUBB INDEMNITY INSURANCE COMPANY	15 MOUNTAIN VIEW RD	WARREN	NJ	07061-1615	212/775-1300
10669	CHURCH INSURANCE CO THE	445 FIFTH AVE	NEW YORK	NY	10016	212/592-1800
18767	CHURCH MUTUAL INSURANCE COMPANY	PO BOX 357	MERRILL	WI	54452-0357	800/542-3465
20702	CIGNA FIRE UNDERWRITERS INS CO	PO BOX 7716	PHILADELPHIA	PA	19192	215/241-4000
10030	CIGNA INDEMNITY INSURANCE COMPANY	1601 CHESTNUT ST PO 7716	PHILADELPHIA	PA	19192-2378	215/761-1000
22667	CIGNA INSURANCE COMPANY	PO BOX 7716	PHILADELPHIA	PA	19192	215/241-4480
20699	CIGNA PROPERTY & CASUALTY INS CO	PO BOX 7716	PHILADELPHIA	PA	19192	215/761-1000
22004	CIM INSURANCE CORPORATION	3044 W GRAND BLVD	DETROIT	MI	48202	313/556-2449
28665	CINCINNATI CASUALTY COMPANY THE	PO BOX 145496	CINCINNATI	OH	45250-5496	513/870-2622
23280	CINCINNATI INDEMNITY COMPANY INC	PO BOX 145496	CINCINNATI	OH	45250-5496	513/870-2000
10677	CINCINNATI INS CO THE	PO BOX 145496	CINCINNATI	OH	45214-5496	513/870-2000
31534	CITIZENS INSURANCE COMPANY OF AMERICA	645 WEST GRAND RIVER	HOWELL	MI	48843	517/546-2160
10502	CITIZENS SECURITY MUTUAL INS CO	406 MAIN ST	RED WING	MN	55066	612 388-7171
20532	CLARENDON NATIONAL INS CO	1177 AVE AMERICS 44/45 FL	NEW YORK	NY	10036	212 805-9700
40266	CMG MORTGAGE INSURANCE COMPANY	5910 MINERAL POINT ROAD	MADISON	WI	53705	407/650-7800
34347	COLONIAL AMERICAN CASUALTY AND SURETY C	PO BOX 1227	BALTIMORE	MD	21201	800/638-1245
10723	COLONIAL INSURANCE CO OF WISCONSIN	PO BOX 182109	COLUMBUS	OH	43218-2109	714/937-1221
20796	COLONIAL PENN FRANKLIN INSURANCE CO	PO BOX 1990	VALLEY FORGE	PA	19482-1990	800/523-9100
34789	COLONIAL PENN INSURANCE COMPANY	PO BOX 1990	VALLEY FORGE	PA	19482-1990	610 650-2000
41785	COLORADO CASUALTY INSURANCE COMPANY	PO BOX 6530	ENGLEWOOD	CO	80112-6530	303/771-7887
27812	COLUMBIA INSURANCE COMPANY	3024 HARNEY ST	OMAHA	NE	68131-3580	402/346-7400
40371	COLUMBIA MUTUAL INSURANCE CO	PO BOX 618 LEGAL DEPT	COLUMBIA	MO	65205-0618	800/877-3579
19640	COLUMBIA NATIONAL INSURANCE COMPANY	PO BOX 618	COLUMBIA	MO	65205	314/474-6193
51373	COLUMBIAN NATIONAL TITLE INSURANCE CO	820 QUINCY ST	TOPEKA	KS	66612-1158	913/232-4365
19410	COMMERCE AND INDUSTRY INSURANCE CO	70 PINE STREET 21/99	NEW YORK	NY	10270	212/770-7000
32280	COMMERCIAL CASUALTY INSURANCE COMPANY	PO BOX 15645	LAS VEGAS	NV	89114-5645	510 416-8700
10650	COMMERCIAL COMPENSATION INS CO	11092 SUN CENTER DR	RANCHO CORDOVA	CA	95670	914/631-3636
20818	COMMERCIAL INS CO OF NEWARK NJ	CNA PLAZA 25S	CHICAGO	IL	60685	201/981-4606
18732	COMMERCIAL LOAN INS CORPORATION	330 E KILBOURN AVE	MILWAUKEE	WI	53202	800/558-9900
20621	COMMERCIAL UNION INSURANCE COMPANY	ONE BEACON ST	BOSTON	MA	02108-3193	617/725-6000
50083	COMMONWEALTH LAND TITLE INS CO	7980 CLAYTON RD #101	ST LOUIS	MO	63117	800/392-8238
33790	COMMONWEALTH MORTGAGE ASSURANCE COMPANY	1601 MARKET ST	PHILADELPHIA	PA	19103	215/564-6600
34711	COMPUTER INSURANCE COMPANY	100 BAGNALL ST	WARWICK	RI	2888	401/431-2920
24872	CONNECTICUT INDEMNITY COMPANY THE	9 FARM SPRINGS DR	FARMINGTON	CT	6032	203/674-6600
36960	CONNECTICUT SURETY COMPANY THE	185 ASYLUM ST	HARTFORD	CT	06103-4105	860 527-7806
24961	CONNIE LEE INS COMPANY	1 STATE ST 15TH FL	NEW YORK	NY	10004-1505	202/835-0090
20443	CONTINENTAL CASUALTY COMPANY	CNA PLAZA 31S	CHICAGO	IL	60685-0001	312/822-5105
35289	CONTINENTAL INSURANCE COMPANY THE	CNA PLAZA 25S	CHICAGO	IL	60685	312 822-5105
28258	CONTINENTAL NATIONAL INDEMNITY COMPANY	10700 MONTGOMERY RD #150	CINCINNATI	OH	45242	513/247-5900
33480	CONTINENTAL WESTERN CASUALTY COMPANY	PO BOX 1594	DES MOINES	IA	50306-1594	515/278-3000
10804	CONTINENTAL WESTERN INSURANCE CO	PO BOX 1594	DES MOINES	IA	50306-1594	800/235-2942
37206	CONTRACTORS BONDING & INS COMPANY	1213 VALLEY STREET	SEATTLE	WA	98109-0271	206/622-7053
21318	COREGIS INSURANCE COMPANY	181 W MADISON AVE #2600	CHICAGO	IL	60602	312-849-5000
10783	CORNERSTONE NATIONAL INSURANCE COMPANY	1000 W NIFONG BLD 8 #200	COLUMBIA	MO	65203-5661	573 817-2481
20982	COUNTRY CASUALTY INS CO	PO BOX 2100	BLOOMINGTON	IL	61702-2100	800/927-3678
20990	COUNTRY MUTUAL INSURANCE COMPANY	P O BOX 2100	BLOOMINGTON	IL	61701	800/927-3678
21008	COUNTRY PREFERRED INSURANCE COMPANY	1701 TOWANDA AVENUE	BLOOMINGTON	IL	61701	309 557-3873
12912	CREDIT GENERAL INS CO	3201 ENTERPRISE PARKWAY	BEACHWOOD	OH	44122	216 831-7500
24660	CUMBERLAND CASUALTY & SURETY COMPANY	4311 W WATERS AVE #501	TAMPA	FL	33614	813 885-2112
10847	CUMIS INSURANCE SOCIETY INC	P O BOX 1084	MADISON	WI	53701-1084	608/231-7391
21164	DAIRYLAND INSURANCE COMPANY	1800 NORTH POINT DR	STEVENS POINT	WI	54481	715/346-6883
16705	DEALERS ASSURANCE COMPANY	3518 RIVERSIDE DRIVE	UPPER ARLINGTON	OH	43221-0185	614 459-0364
37907	DEARBROOK INSURANCE COMPANY	51 W HIGGINS RD ST RGA	S BARRINGTON	IL	60010	847 402-5000
42587	DEPOSITORS INSURANCE COMPANY	701 FIFTH AVE	DES MOINES	IA	50304	515/280-4439
12718	DEVELOPERS SURETY AND INDEMNITY COMPANY	17780 FITCH #200	IRVINE	CA	92614	414/765-8600
42048	DIAMOND STATE INSURANCE COMPANY	3 BALA PLZ E STE 300	BALA CYNWYD	PA	19004	610/664-1500
25828	DIRECT AUTO INSURANCE CO	303 E WASHINGTON	BLOOMINGTON	IL	61701-4040	309/829-1061
34495	DOCTORS COMPANY AN INTERINS EXCHANGE	PO BOX 2900	NAPA	CA	94558-0900	800/421-2368
31135	EAGLE AMERICAN INSURANCE COMPANY	580 WALNUT ST SUITE 825	CINCINNATI	OH	45202	513/369-5000
22926	ECONOMY FIRE & CASUALTY COMPANY	385 WASHINGTON ST MC514A	ST PAUL	MN	55102	612/233-2000
38067	ECONOMY PREFERRED INSURANCE COMPANY	385 WASHINGTON ST MC514A	ST PAUL	MN	55102	800/444-2955
40649	ECONOMY PREMIER ASSURANCE COMPANY	385 WASHINGTON ST MC514A	ST PAUL	MN	55102	612/233-2000
21261	ELECTRIC INSURANCE COMPANY	152 CONANT ST	BEVERLY	MA	01915-1692	508/921-2080

## PROPERTY &amp; CASUALTY COMPANIES MAIL ADDRESSES AND TELEPHONE NUMBERS

NAIC CODE	COMPANY NAME	ADDRESS	CITY	STATE	ZIP	TELEPHONE
21407	EMCASCO INSURANCE COMPANY	P O BOX 712	DES MOINES	IA	50303-0712	515/280-2674
21326	EMPIRE FIRE AND MARINE INSURANCE CO	13810 FNB PRKWY	OMAHA	NE	68154-5202	800/842-6797
20648	EMPLOYERS FIRE INSURANCE COMPANY	ONE BEACON ST	BOSTON	MA	02108-3106	617/725-6522
21458	EMPLOYERS INSURANCE OF WAUSAU A MUTUAL	PO BOX 8017	WAUSAU	WI	54402-8017	715/842-6527
21415	EMPLOYERS MUTUAL CASUALTY COMPANY	PO BOX 712	DES MOINES	IA	50303-0712	515/280-2674
39845	EMPLOYERS REINSURANCE CORPORATION	PO BOX 2991	OVERLAND PARK	KS	66201-1391	800/255-6931
21245	EQUITY MUTUAL INSURANCE COMPANY	9201 STATE LINE ROAD	KANSAS CITY	MO	64114	800/825-3760
10120	EVEREST NATIONAL INSURANCE COMPANY	477 MARTINSVILLE RD	LIBERTY CORNER	NJ	07938-0830	201/802-8000
26921	EVEREST REINSURANCE COMPANY	477 MARTINSVILLE RD	LIBERTY CORNER	NJ	07938-0830	201/802-8000
12750	EVERGREEN NATIONAL INDEMNITY COMPANY	PO BOX 18295	COLUMBUS	OH	43218-0295	614 895-1773
35181	EXECUTIVE RISK INDEMNITY INC	PO BOX 2002	SIMSBURY	CT	06070-7683	203/244-8780
18864	FAIRMONT INSURANCE COMPANY	5205 N O'CONNOR BLVD	IRVING	TX	75039-8810	818/596-5000
42633	FAR WEST INSURANCE COMPANY	5230 LAS VIRGINES 3RD FL	CALABASOS	CA	91302	818 704-1111
11053	FARM AND CITY INSURANCE COMPANY	PO BOX 712	DES MOINES	IA	50303-0712	515 223-9439
13773	FARM BUREAU MUTUAL INSURANCE COMPANY	5400 UNIVERSITY AVE	W DES MOINES	IA	50265-5997	515/223-9439
26859	FARM BUREAU TOWN & COUNTRY INS CO OF MO	PO BOX 658	JEFFERSON CITY	MO	65102-0658	573/893-1504
19194	FARMERS ALLIANCE MUTUAL INS CO	PO BOX 1401	MCPHERSON	KS	67460-2846	316/241-2200
25704	FARMERS AND MERCHANTS INSURANCE CO	PO BOX 3269	TULSA	OK	74102	800 374-5839
21628	FARMERS INSURANCE COMPANY INC	10850 LOWELL AVE	SHAWNEE MISSION	KS	66210	913/661-6500
21652	FARMERS INSURANCE EXCHANGE	PO BOX 2478 TERMINAL ANNEX	LOS ANGELES	CA	90051	213/932-3200
13897	FARMERS MUTUAL HAIL INS CO OF IOWA	2323 GRAND AVE	DES MOINES	IA	50312-5392	515 282-9104
16381	FARMERS UNION CO-OPERATIVE INS CO OF NE	407 NORTH 117TH STREET	OMAHA	NE	68154	402/330-3555
41483	FARMINGTON CASUALTY COMPANY	ONE TOWER SQUARE	HARTFORD	CT	6183	860 277-0111
13838	FARMLAND MUTUAL INSURANCE COMPANY	1963 BELL AVENUE	DES MOINES	IA	50315-1090	515-245-8800
20281	FEDERAL INSURANCE COMPANY	P O BOX 1615	WARREN	NJ	07061-1615	201/580-2000
13935	FEDERATED MUTUAL INSURANCE COMPANY	121 E PARK SQUARE	OWATONNA	MN	55060-3046	800/533-0472
11118	FEDERATED RURAL ELECTRIC INS CORP	PO BOX 15147	LENEXA	KS	66215	913/541-0150
43460	FFG INSURANCE COMPANY	PO BOX 130745	DALLAS	TX	75313-0745	800 527-3448
25879	FIDELITY & GUARANTY INS UNDERWRITERS	100 LIGHT ST	BALTIMORE	MD	21202	301/625-5526
35270	FIDELITY AND CASUALTY CO OF NY	CNA PLAZA 25S	CHICAGO	IL	60685	312 822-5105
39306	FIDELITY AND DEPOSIT CO MARYLAND	9401 INDIAN CREEK PKWY ST	OVERLAND PARK	KS	66210	410/539-0800
35386	FIDELITY AND GUARANTY INSURANCE COMPANY	6225 SMITH AVE	BALTIMORE	MD	21203-1138	301/625-5526
51586	FIDELITY NATIONAL TITLE INSURANCE CO	17911 VON KARMAN AVENUE	IRVINE	CA	92714	800/421-8111
12815	FINANCIAL GUARANTY INSURANCE COMPANY	115 BROADWAY	NEW YORK	NY	10006	800/352-0001
31453	FINANCIAL PACIFIC INSURANCE COMPANY	PO BOX 292220	SACRAMENTO	CA	95829-2220	916-381-8067
18287	FINANCIAL SECURITY ASSUR INC	350 PARK AVE	NEW YORK	NY	10022	212/826-0100
22896	FINANCIAL SECURITY ASSURANCE OF MD INC	ONE LIBERTY PLZ	NEW YORK	NY	10006	800 846-4372
24880	FIRE AND CASUALTY INS CO OF CONNECTICUT	9 FARM SPRINGS DR	FARMINGTON	CT	6032	203/674-6952
21660	FIRE INSURANCE EXCHANGE	PO BOX 2478 TERMINAL ANNEX	LOS ANGELES	CA	90051-2478	213/932-3200
42860	FIREMANS FUND INS CO OF MISSOURI	777 SAN MARIN DR	NOVATO	CA	94998-1320	415 899-2817
37273	FIREMANS FUND INS CO OF WISCONSIN	777 SAN MARIN DRIVE	NOVATO	CA	94998-1320	414/778-3200
21873	FIREMANS FUND INSURANCE COMPANY	777 SAN MARIN DRIVE	NOVATO	CA	94998-0001	415/899-2817
20850	FIREMANS INS CO OF NEWARK NEW JERSEY	CNA PLAZA 25S	CHICAGO	IL	60685	312 822-5105
11150	FIRST AMERICAN INSURANCE COMPANY	3100 BROADWAY	KANSAS CITY	MO	64111-2479	816/531-7668
50814	FIRST AMERICAN TITLE INSURANCE CO	7600 FORSYTHE	CLAYTON	MO	63105	714/558-3211
16578	FIRST COMMUNITY INSURANCE COMPANY	360 CENTRAL AVENUE	ST PETERSBURG	FL	33701	813/823-4000
32018	FIRST EXCESS AND REINSURANCE CORP	PO BOX 29164	OVERLAND PRK	KS	66201-9164	913/676-5523
11177	FIRST FINANCIAL INSURANCE COMPANY	238 SMITH SCHOOL ROAD	BURLINGTON	NC	27215-5129	336-586-2500
33588	FIRST LIBERTY INSURANCE CORP THE	175 BERKELEY ST	BOSTON	MA	02117-0140	617/357-9500
42722	FIRST MARINE INS CO	PO BOX 369	OSAGE BEACH	MO	65065-0369	314/348-2743
24724	FIRST NATIONAL INS CO OF AMERICA	SAFECO PLAZA	SEATTLE	WA	98185-0001	206/545-6414
34916	FIRST SPECIALTY INSURANCE CORPORATION	5200 METCALF	OVERLAND PARK	KS	66201	913/676-5800
13978	FLORISTS MUTUAL INSURANCE COMPANY	500 ST LOUIS ST	EDWARDSVILLE	IL	62025-1502	800/851-7740
38776	FOLKSAMERICA REINSURANCE COMPANY	ONE LIBERTY PLAZA	NEW YORK	NY	10006	212/312-2500
11185	FOREMOST INSURANCE CO	PO BOX 2450	GRAND RAPIDS	MI	49501-2450	616/942-3000
11800	FOREMOST PROPERTY AND CASUALTY INS CO	PO BOX 2450	GRAND RAPIDS	MI	49501	616/942-3000
41513	FOREMOST SIGNATURE INSURANCE COMPANY	PO BOX 2450	GRAND RAPIDS	MI	49501-2450	616/942-3000
29688	FORESTVIEW MORTGAGE INSURANCE COMPANY	3075 SANDERS ROD STE HIA	NORTHBROOK	IL	60062	415/788-7878
17680	FORUM INSURANCE COMPANY	PO BOX 5033	N SUBURBAN	IL	60197	708/490-4543
11207	FREMONT INDEMNITY COMPANY	PO BOX 29014	GLENDALE	CA	91209-9014	818/549-4600
34266	FRONTIER INSURANCE COMPANY	195 LAKE LOUISE MARIE RD	ROCK HILL	NY	12775-8000	914/796-2100
38512	GAN NATIONAL INSURANCE COMPANY	120 WALL ST 27TH FLOOR	NEW YORK	NY	10005	212/943-8070
25771	GAN NORTH AMERICAN INSURANCE CO	120 WALL ST	NEW YORK	NY	10005	214/634-2250
21253	GARRISON PROPERTY & CASUALTY ASSOC	9800 FREDERICKSBURG RD	SAN ANTONIO	TX	78288-8711	800/825-3760
28339	GATEWAY INSURANCE COMPANY	52 MARYLAND PLAZA	ST LOUIS	MO	63108-1530	800/444-0512
29823	GE RESIDENTIAL MORTG INS CORP OF NC	6601 SIX FORKS ROAD	RALEIGH	NC	27615	800/334-9270
41491	GEICO CASUALTY COMPANY	ONE GEICO PLAZA	WASHINGTON	DC	20815-3701	301/986-2669
35882	GEICO GENERAL INS CO	GEICO PLAZA	WASHINGTON	DC	20076-0001	301/986-2669
22055	GEICO INDEMNITY COMPANY	ONE GEICO PLAZA	WASHINGTON	DC	20047-0001	301/986-2669
21970	GENERAL ACCIDENT INS CO OF AMERICA	436 WALNUT ST	PHILADELPHIA	PA	19106-3785	800/888-0995

## PROPERTY &amp; CASUALTY COMPANIES MAIL ADDRESSES AND TELEPHONE NUMBERS

NAIC CODE	COMPANY NAME	ADDRESS	CITY	STATE	ZIP	TELEPHONE
18821	GENERAL CASUALTY CO OF ILLINOIS	PO BOX 450	FREEPORT	IL	61032-0450	815/235-8900
24414	GENERAL CASUALTY CO OF WISCONSIN	ONE GENERAL DRIVE	SUN PRAIRIE	WI	53596-0001	608/837-4440
38458	GENERAL ELECTRIC MORT INS CORP	PO BOX 177800	RALEIGH	NC	27619	919 846-4125
16675	GENERAL ELECTRIC MORT INS CORP OF NC	PO BOX 177800	RALEIGH	NC	27619-1800	919/846-4120
24732	GENERAL INSURANCE CO OF AMERICA	SAFECO PLAZA	SEATTLE	WA	98185-0001	206/545-6414
22039	GENERAL REINSURANCE CORPORATION	PO BX 10350 FINANCIAL CTR	STAMFORD	CT	06904-2350	203/328-5606
11967	GENERAL STAR NATIONAL INS CO	PO BOX 10350	STAMFORD	CT	06904-2350	203/328-5606
11231	GENERALI U S BRANCH	ONE LIBERTY PLAZA	NEW YORK	NY	10006-1477	212 602-7600
38962	GENESIS INSURANCE COMPANY	695 EAST MAIN ST	STAMFORD	CT	06904-2352	203/328-5000
41343	GERLING AMERICA INSURANCE COMPANY	717 FIFTH AVE	NEW YORK	NY	10022	212/752-8900
34622	GLENS FALLS INSURANCE COMPANY THE	CNA PLAZA 25S	CHICAGO	IL	60685	312 822-5105
24600	GLOBE INDEMNITY COMPANY	7500 COLLEGE BLVD #650	OVERLAND PARK	KS	66210	800/882-3220
22063	GOVERNMENT EMPLOYEES INSURANCE CO	GEICO PLAZA	WASHINGTON	DC	20076-0001	301-986-3304
22098	GRAIN DEALERS MUTUAL INSURANCE CO	PO BOX 1747	INDIANAPOLIS	IN	46206-1747	800/428-7081
23809	GRANITE STATE INSURANCE COMPANY	70 PINE ST 21/99	NEW YORK	NY	10270	212/770-7000
16691	GREAT AMERICAN INSURANCE COMPANY	PO BOX 2575	CINCINNATI	OH	45201-2575	513/530-8700
25224	GREAT DIVIDE INSURANCE COMPANY	7273 E BUTHERUS DR	SCOTTSDALE	AZ	85260	602 951-0905
20303	GREAT NORTHERN INSURANCE COMPANY	P O BOX 1615	WARREN	NJ	07061-1615	201/580-2000
37710	GREAT PACIFIC INSURANCE COMPANY	395 OYSTER POINT BLVD 500	S SAN FRANCISCO	CA	94080-1933	415/872-6676
11371	GREAT WEST CASUALTY COMPANY	PO BOX 277	S SIOUX CITY	NE	68776	402/494-2411
22322	GREENWICH INSURANCE COMPANY	P O BOX 2668	GREENWICH	CT	08570-0001	213/937-5411
14117	GRINNELL MUTUAL REINSURANCE COMPANY	4215 HWY 146	GRINNELL	IA	50112-0790	800-362-2041
16144	GRINNELL SELECT INSURANCE COMPANY	4215 HWY 146	GRINNELL	IA	50112-0792	515 236-6121
40541	GROGERS INSURANCE COMPANY	PO BOX 22146	MILWAUKIE	OR	97269-2146	503 833-1600
11401	GUARANTY NATIONAL INSURANCE COMPANY	PO BOX 3329	ENGLEWOOD	CO	80155-3329	800/456-4642
42331	GUIDANT AMERICA INSURANCE CO	1111 ASHWORTH ROAD	WEST DES MOINES	IA	50265	515/267-5558
42803	GUIDANT ELITE INSURANCE CO	1111 ASHWORTH ROAD	W DES MOINES	IA	50265	515/267-5558
15032	GUIDANT MUTUAL INSURANCE CO	1111 ASHWORTH	W DES MOINES	IA	50265-3538	515/267-5558
14559	GUIDANT SPECIALTY MUTUAL INSURANCE CO	PO BOX 65600	WEST DES MOINES	IA	50265-0600	515/267-5558
22217	GULF INSURANCE COMPANY	4600 FULLER DRIVE	IRVING	TX	75038-6506	972-650-2800
42811	GULF UNDERWRITERS INSURANCE COMPANY	388 GREENWICH ST #21 FL	NEW YORK	NY	10013-2375	972 650-2905
11444	HAMILTON INSURANCE COMPANY	502 W OFFICE CTR DR STE 5	FORT WASHINGTON	PA	19034	804/261-7000
22292	HANOVER INSURANCE COMPANY THE	100 NORTH PARKWAY	WORCESTER	MA	1605	508/853-7200
26433	HARCO NATIONAL INSURANCE COMPANY	PO BOX 68309	SCHAUMBURG	IL	60168-0309	800/448-4642
14168	HARLEYSVILLE MUTUAL INSURANCE CO	355 MAPLE AVE	HARLEYSVILLE	PA	19438-2297	215/256-5077
22357	HARTFORD ACCIDENT & INDEMNITY CO	HARTFORD PLAZA	HARTFORD	CT	6115	800/727-0721
29424	HARTFORD CASUALTY INS CO	HARTFORD PLAZA	HARTFORD	CT	6115	800/727-0721
19682	HARTFORD FIRE INSURANCE COMPANY	HARTFORD PLAZA	HARTFORD	CT	6115	800/727-0721
37478	HARTFORD INSURANCE CO OF MIDWEST THE	HARTFORD PLAZA	HARTFORD	CT	6115	800/727-0721
11452	HARTFORD STEAM BOILER INSPECTION & INS	HARTFORD PLAZA	HARTFORD	CT	6115	860 547-5000
30104	HARTFORD UNDERWRITERS INSURANCE CO	PO BOX 5024	HARTFORD	CT	06102-5024	203/722-5117
31550	HAULERS INSURANCE COMPANY INC	690 ASYLUM AVENUE	HARTFORD	CT	6115	800/727-0721
21741	HAWKEYE SECURITY INSURANCE COMPANY	PO BOX 270	COLUMBIA	TN	38401-0270	615 381-5406
39527	HERITAGE INDEMNITY COMPANY	PO BOX 1848	DES MOINES	IA	50306-1848	800/747-7833
22489	HIGHLANDS INSURANCE COMPANY	30851 W AGOURA ROAD	AGOURA HILLS	CA	91301	818/889-2520
22578	HORACE MANN INSURANCE COMPANY	10370 RICHMOND AVE	HOUSTON	TX	77042-4123	800/324-4048
27138	HOUSEHOLD INSURANCE COMPANY	1 HORACE MANN PLAZA	SPRINGFIELD	IL	62715-0001	800/999-1030
38849	HOUSTON GENERAL INS CO	4000 BENEFICIAL CTR	PEAPACK	NJ	7977	810/553-2000
26891	IGF INSURANCE COMPANY	PO BOX 2932	FORT WORTH	TX	76113-1932	817/377-6000
14249	ILLINOIS FOUNDERS INSURANCE COMPANY	6000 GRAND AVE	DES MOINES	IA	50312-1417	515/276-2766
23817	ILLINOIS NATIONAL INSURANCE COMPANY	3425 N CICERO AVE	CHICAGO	IL	60641-3778	312/777-8080
43575	INDEMNITY INSURANCE CO OF NORTH AMERICA	500 WEST MADISON ST	CHICAGO	IL	60606-2511	212/770-7000
14265	INDIANA LUMBERMENS MUTUAL INS CO	1601 CHESTNUT PO BOX 7716	PHILADELPHIA	PA	19192	215 761-2324
21040	INDUSTRIAL INDEMNITY COMPANY	PO BOX 68600	INDIANAPOLIS	IN	46268-0600	800/428-1441
22268	INFINITY INSURANCE COMPANY	500 N. BRAND BLVD	GLENDALE	CA	91203	415/627-5000
23264	INLAND INSURANCE COMPANY	PO BX C-189; 2204 LKSH DR	BIRMINGHAM	AL	35283	800/782-2020
19429	INSURANCE CO OF THE STATE OF PA	PO BOX 80468	LINCOLN	NE	68501-0468	402 435-4302
26700	INSURANCE COMPANY OF ILLINOIS	70 PINE ST 21/99	NEW YORK	NY	10270	212/770-8596
22713	INSURANCE COMPANY OF NORTH AMERICA	4333 BROOKLYN AVE	SEATTLE	WA	98185	317/262-6262
27847	INSURANCE COMPANY OF THE WEST	PO BOX 7716	PHILADELPHIA	PA	19192	215 761-1000
18341	INSURANCE CORPORATION OF NEW YORK	PO BOX 85563	SAN DIEGO	CA	92186-5563	619 350-2400
22772	INTEGON INDEMNITY CORP	500 N. BROADWY	JERICHO	NY	11753	516 822-9410
29742	INTEGON NATIONAL INSURANCE COMPANY	3044 W GRAND BLVD ARGO A4	DETROIT	MI	48202	919 770-2000
37885	INTERCARGO INSURANCE COMPANY	3044 W GRAND BLVD ARGO A4	DETROIT	MI	48202	910/770-2000
10037	INTERLEX INSURANCE CO	1450 E AMERICAN LANE	SCHAUMBURG	IL	60173-6090	800/394-3909
33367	INTERMED INSURANCE CO	1903 E BATTLEFIELD	SPRINGFIELD	MO	65804	800/865-0650
24139	INTERNATIONAL BUS & MERCANTILE REASSUR	1903 E BATTLEFIELD	SPRINGFIELD	MO	65804	417 889-1010
11592	INTERNATIONAL FIDELITY INSURANCE CO	307 N MICHIGAN AVE	CHICAGO	IL	60601-5311	312/346-8100
35777	INTERNATIONAL INDEMNITY COMPANY	ONE NEWARK CENTER 20TH FL	NEWARK	NJ	7102	800/333-4167
21083	INTERNATIONAL INSURANCE COMPANY	P.O. BOX 105051	ATLANTA	GA	30348-5051	770/981-7100
		181 W MADISON STE 2300	CHICAGO	IL	60602	312/849-5266

## PROPERTY &amp; CASUALTY COMPANIES MAIL ADDRESSES AND TELEPHONE NUMBERS

NAIC CODE	COMPANY NAME	ADDRESS	CITY	STATE	ZIP	TELEPHONE
22837	INTERSTATE INDEMNITY COMPANY	55 E MONROE ST	CHICAGO	IL	60603-5773	312/346-6400
10952	J C PENNEY CASUALTY INSURANCE CO	2700 W PLANO PARKWAY	PLANO	TX	75075	800/848-8860
11630	JEFFERSON INSURANCE CO OF NEW YORK	525 WASHINGTON BLVD	JERSEY CITY	NJ	7310	201/222-8666
14354	JEWELERS MUTUAL INSURANCE COMPANY	24 JEWELERS PARK DR	NEENAH	WI	54956-3702	800/558-6411
21180	JOHN DEERE INSURANCE COMPANY	34TH AVE & 80TH ST	MOLINE	IL	61265	800/447-0633
25690	K-M INSURANCE COMPANY	PO BOX 26967	OKLAHOMA CITY	OK	73126-0967	405/270-2416
15962	KANSAS BANKERS SURETY COMPANY THE	PO BOX 1654	TOPEKA	KS	66601-1654	913/234-2631
20885	KANSAS CITY FIRE & MARINE INS CO	CNA PLAZA 25S	CHICAGO	IL	60685	312 822-5105
34703	KANSAS MEDICAL MUTUAL INS CO	PO BOX 2307	TOPEKA	KS	66612	913/232-2224
11665	KENTUCKY INSURANCE COMPANY	PO BOX 1	COLUMBIA	SC	29202	800/845-8835
26077	LANCER INSURANCE COMPANY	370 W PARK AVENUE	LONG BEACH	NY	11561-3292	516/431-4441
50237	LAND TITLE INS CO OF ST LOUIS	32 NORTH BRENTWOOD	CLAYTON	MO	63105	314/721-0749
28916	LAWRENCEVILLE PROPERTY AND CASUALTY	2 PRINCESS RD	LAWRENCEVILLE	NJ	8648	896-2404
50024	LAWYERS TITLE INSURANCE CORPORATION	PO BOX 27567	RICHMOND	VA	23261-7567	804/281-6720
11738	LEADER NATIONAL INSURANCE CO	4100 HARRY HINES BLVD	DALLAS	TX	75219	800/292-4662
24422	LEGION INSURANCE COMPANY	ONE LOGAN SQUARE #1400	PHILADELPHIA	PA	19103	215 963-1200
42404	LIBERTY INSURANCE CORPORATION	175 BERKELEY ST	BOSTON	MA	02117-0140	617/357-9500
23035	LIBERTY MUTUAL FIRE INSURANCE CO	175 BERKELEY ST	BOSTON	MA	02117-0140	617/357-9500
23043	LIBERTY MUTUAL INSURANCE COMPANY	175 BERKELEY ST	BOSTON	MA	02117-0140	800/255-0254
33855	LINCOLN GENERAL INSURANCE CO	3350 WHITEFORD RD	YORK	PA	17402	717/757-0000
38830	LINCOLN NATIONAL HEALTH & CAS INS CO	PO BOX 7808	FORT WAYNE	IN	46801-7808	219/455-2000
14400	LITITZ MUTUAL INSURANCE COMPANY	PO BOX 900	LITITZ	PA	17543-7007	717/626-4751
33600	LM INSURANCE CORPORATION	175 BERKELEY ST	BOSTON	MA	02117-0140	617/357-9500
23086	LMI INSURANCE COMPANY	P.O BOX 2070	MILWAUKEE	WI	53201-2070	919/836-2000
20311	LONDON ASSURANCE OF AMERICA INC THE	9300 ARROW PT BLVD	CHARLOTTE	NC	28273-8136	908/580-0800
14435	LUMBER MUTUAL INSURANCE COMPANY	PO BOX 9165	FRAMINGHAM	MA	01701-9165	616/872-8111
22977	LUMBERMENS MUTUAL CASUALTY CO	KEMPER CENTER	LONG GROVE	IL	60049-0001	847/320-2000
23108	LUMBERMENS UNDERWRITING ALLIANCE	2501 N MILITARY TRAIL	BOCA RATON	FL	33431-6398	800/327-0630
35769	LYNDON PROPERTY INSURANCE COMPANY	645 MARYVILLE CENTRE DR	ST LOUIS	MO	63141-5832	314/542-3636
29998	MARINE INDEMNITY INSURANCE CO OF AMERIC	9300 ARROWPOINT BLVD	CHARLOTTE	NC	28273-8136	908 580-0800
28932	MARKEL AMERICAN INSURANCE COMPANY	SHAND MORAHAN PLAZA	EVANSTON	IL	60201-9983	804/273-1400
38970	MARKEL INSURANCE COMPANY	SHAND MORAHAN PLAZA	EVANSTON	IL	60201-3622	312/866-0702
19356	MARYLAND CASUALTY COMPANY	PO BOX 1228	BALTIMORE	MD	21203-1228	800/344-5574
22306	MASSACHUSETTS BAY INS CO	100 NORTH PARKWAY	WORCESTER	MA	1605	617/853-7200
22152	MAYFLOWER INSURANCE COMPANY LTD THE	CNA PLAZA 31S	CHICAGO	IL	60685	312 822-5105
23825	MBIA INSURANCE CORP. OF ILLINOIS	113 KING STREET	ARMONK	NY	10504	914/273-4545
12041	MBIA INSURANCE CORPORATION	113 KING ST	ARMONK	NY	10504	914/273-4545
32654	MEDICAL DEFENSE ASSOCIATES	PO BOX 3817	SPRINGFIELD	MO	65808-3817	800/492-7212
10686	MEDICAL LIABILITY ALLIANCE	PO BOX 1498	JEFFERSON CITY	MO	65102-1498	573 893-5300
11843	MEDICAL PROTECTIVE COMPANY	5814 REED RD	FORT WAYNE	IN	46805	219/485-9622
22241	MEDMARC CASUALTY INSURANCE COMPANY	4000 LEGATO ROAD #800	FAIRFAX	VA	22033	904/279-2600
33650	MENDOTA INSURANCE COMPANY	1295 NORTHLAND DR	MENDOTA HEIGHTS	MN	55120-1146	612-688-4100
31968	MERASTAR INSURANCE COMPANY	PO BOX 180100	CHATTANOOGA	TN	37401-7100	615/755-7700
14494	MERCHANTS BONDING CO (MUTUAL)	2100 FLEUR DRIVE	DES MOINES	IA	50321-1158	515/243-8171
40169	METROPOLITAN CASUALTY INS CO	PO BOX 350	WARWICK	RI	02887-0350	401/827-2565
25321	METROPOLITAN DIRECT PROPERTY AND CASUALTY INS CO	PO BOX 380	WARWICK	RI	2887	401/827-2565
39950	METROPOLITAN GENERAL INS CO	PO BOX 350	WARWICK	RI	02887-0350	401/827-2565
34339	METROPOLITAN GROUP PROP & CAS INS CO	PO BOX 350	WARWICK	RI	2887	401/827-2563
26298	METROPOLITAN PROPERTY & CASUALTY INS CO	PO BOX 350	WARWICK	RI	02887-0350	401/827-2565
40150	MGA INSURANCE COMPANY INC.	P O BOX 2933	FT WORTH	TX	76119	817/483-0007
22594	MGIC ASSURANCE CORPORATION	270 E KILBOURN AVE	MILWAUKEE	WI	53202	212/826-0100
38660	MIC GENERAL INSURANCE CORPORATION	3044 W GRAND BLVD ANX 75	DETROIT	MI	48202	313/556-2449
38601	MIC PROPERTY AND CASUALTY INS CORP	3044 WEST GRAND BLVD	DETROIT	MI	48202	313 556-9614
14508	MICHIGAN MILLERS MUTUAL INS CO	PO BOX 30060	LANSING	MI	48909-7560	517/482-6211
23396	MICHIGAN MUTUAL INSURANCE COMPANY	PO BOX 2060	FARMINGTON HILLS	MI	48333-2060	800 257-1900
21687	MID CENTURY INSURANCE COMPANY	PO BOX 2478 TERMINAL ANNEX	LOS ANGELES	CA	90051-2478	213/932-3200
23418	MID-CONTINENT CASUALTY COMPANY	PO BOX 1409	TULSA	OK	74101-1409	918/587-7221
36650	MID-STATE SURETY CORPORATION	3400 E LAFAYETTE	DETROIT	MI	48207	313 882-7979
11851	MIDLAND RISK INSURANCE COMPANY	PO BOX 17905	MEMPHIS	TN	38178-0905	901/680-9100
23612	MIDWEST EMPLOYERS CASUALTY COMPANY	13801 RIVERPORT DR #200	MARYLAND HTS	MO	63043-4810	314/298-7332
19011	MIDWESTERN INSURANCE COMPANY	436 WALNUT ST	PHILADELPHIA	PA	19105	800/347-4444
40185	MILLERS CLASSIFIED INSURANCE COMPANY	111 E FOURTH ST POB 9006	ALTON	IL	62002-9006	618/463-3636
23531	MILLERS MUTUAL FIRE INSURANCE CO THE	PO BOX 2269	FT WORTH	TX	76113-2269	817 332-7761
14583	MILLERS MUTUAL INSURANCE ASSOCIATION	PO BOX 9006	ALTON	IL	62002-9006	618/463-3636
23582	MINNESOTA FIRE AND CASUALTY COMPANY	PO BOX 1233	MINNEAPOLIS	MN	55440	800/727-5353
10191	MISSOURI EMPLOYERS MUTUAL INS CO	1000 W NIFONG BLVD	COLUMBIA	MO	65203	573 499-8714
27642	MISSOURI HOSPITAL PLAN	PO BOX 1498	JEFFERSON CITY	MO	65102	314/893-5300
36668	MISSOURI MEDICAL INSURANCE COMPANY	8630 DELMAR BLVD #100	ST LOUIS	MO	63126	800/392-8039
103	MISSOURI PROPERTY INS PLACEMENT FACILIT	906 OLIVE ST STE 1000	ST LOUIS	MO	63101-1432	800/392-7240
32077	MONTGOMERY WARD INSURANCE COMPANY	200 MARTINGALE RD	SCHAUMBURG	IL	60173-2096	800/621-0393

## PROPERTY &amp; CASUALTY COMPANIES MAIL ADDRESSES AND TELEPHONE NUMBERS

NAIC CODE	COMPANY NAME	ADDRESS	CITY	STATE	ZIP	TELEPHONE
29858	MORTGAGE GUARANTY INS CORP	PO BOX 756	MILWAUKEE	WI	53201-0756	800/558-9900
22012	MOTORS INSURANCE CORPORATION	3044 W GRAND BLVD	DETROIT	MI	48202	313/556-2449
33391	MUTUAL ASSURANCE INC	PO BOX 590009	BIRMINGHAM	AL	35259-0009	205 877-4400
27014	MUTUAL FIRE AND STORM INSURANCE CO	600 SOUTH STARR AVE	BURLINGTON	IA	52601-3012	319/752-0966
31119	MUTUAL PROTECTIVE INS CO	PO BOX 3477	OMAHA	NE	68103-0477	402/391-6900
23647	MUTUAL SERVICE CASUALTY INSURANCE CO	PO BOX 64035	ST PAUL	MN	55164	612/631-7000
30945	NATIONAL ALLIANCE INSURANCE CO	PO BOX 460350	ST LOUIS	MO	63146-7350	800 444-8994
23663	NATIONAL AMERICAN INSURANCE COMPANY	1008 MANVEL AVE PO BOX 9	CHANDLER	OK	74834	405/258-0804
11991	NATIONAL CASUALTY COMPANY	8877 N GAINES CTR DR	SCOTTSDALE	AZ	85258	602 948-0505
10243	NATIONAL CONTINENTAL INS CO	6300 WILSON MILLS RD#E61	MAYFIELD VLLGE	OH	44143-2128	216/461-5000
16217	NATIONAL FARMERS UNION PRO & CAS CO	11900 E CORNELL AVE	AURORA	CO	80014-3194	303/337-5500
23752	NATIONAL FARMERS UNION STANDARD INS CO	11900 E CORNELL AVE	AURORA	CO	80014-3194	303/337-5500
15679	NATIONAL FIRE & INDEMNITY EXCHANGE	4233 SULPHUR AVE	ST LOUIS	MO	63109	800/325-9522
20478	NATIONAL FIRE INS CO OF HARTFORD	CNA PLAZA 31S	CHICAGO	IL	60685	312/631-7000
42447	NATIONAL GENERAL ASSURANCE COMPANY	P O BOX 66937	ST LOUIS	MO	63166-6937	314/298-0500
23728	NATIONAL GENERAL INS CO	PO BOX 66937	ST LOUIS	MO	63166-6937	800/847-6442
20087	NATIONAL INDEMNITY COMPANY	3024 HARNEY ST	OMAHA	NE	68131-3583	402/536-3000
27944	NATIONAL INSURANCE ASSOCIATION	PO BOX 6070	INDIANAPOLIS	IN	46206-6070	317 816-3400
23736	NATIONAL INSURANCE UNDERWRITERS	13403 WORTHWEST FRWY	HOUSTON	TX	77040	314/928-9960
32620	NATIONAL INTERSTATE INSURANCE COMPANY	29325 CHAGRIN BLVD	PEPPER PIKE	OH	44122-4613	800 929-1500
20052	NATIONAL LIABILITY & FIRE INS CO	3024 HARNEY ST	OMAHA	NE	68131-3583	402/346-7400
15474	NATIONAL LLOYDS INSURANCE COMPANY	PO BOX 2650	WACO	TX	76702-2650	817 756-5531
34835	NATIONAL REINSURANCE CORP THE	695 E MAIN ST PO BX 10350	STAMFORD	CT	06904-2350	203 328-5000
21881	NATIONAL SURETY CORPORATION	777 SAN MARIN DRIVE	NOVATO	CA	94998	312/441-5400
51020	NATIONAL TITLE INS OF NEW YORK INC	17911 VON KARMAN AVE #510	IRVINE	CA	92714	714 622-5000
19445	NATIONAL UNION FIRE INS CO OF PITTSBURG	70 PINE ST 2189	NEW YORK	NY	10270	212/770-7000
29223	NATIONWIDE AGRIBUSINESS INS CO	1963 BELL AVE	DES MOINES	IA	50315-1090	515-245-8800
23760	NATIONWIDE GENERAL INSURANCE CO	1 NATIONWIDE PLZ	COLUMBUS	OH	43216	614/249-6887
23779	NATIONWIDE MUTUAL FIRE INSURANCE CO	ONE NATIONWIDE PLAZA	COLUMBUS	OH	43216	614/249-6887
23787	NATIONWIDE MUTUAL INSURANCE COMPANY	1 NATIONWIDE PLAZA	COLUMBUS	OH	43216	614/249-6887
37877	NATIONWIDE PROPERTY & CASUALTY INS CO	ONE NATIONWIDE PLAZA	COLUMBUS	OH	43216	614/227-6887
25240	NAU COUNTRY INSURANCE COMPANY	6701 HWY 10 NW	RAMSEY	MN	55303-4548	612 427-3770
42307	NAVIGATORS INSURANCE COMPANY	123 WILLIAM STREET	NEW YORK	NY	10038	212/406-2900
15865	NCMIC INSURANCE COMPANY	PO BOX 9118	DES MOINES	IA	50306-9118	800/247-8043
21830	NEW ENGLAND INSURANCE COMPANY	150 FEDERAL ST	BOSTON	MA	2110	617/357-8400
23841	NEW HAMPSHIRE INSURANCE COMPANY	70 PINE ST 2189	NEW YORK	NY	10270	212/770-7000
16608	NEW YORK MARINE & GENERAL INS CO	330 MADISON AVENUE	NEW YORK	NY	10017	212-551-0600
35106	NIAGARA FIRE INSURANCE COMPANY	CNA PLAZA 25S	CHICAGO	IL	60685	312 822-5105
29785	NN INSURANCE COMPANY	10370 RICHMOND AVE	HOUSTON	TX	77042-4123	414/792-3349
10340	NOBEL INSURANCE COMPANY	8001 LBJ FREEWAY #300	DALLAS	TX	75251-1301	800 766-6235
36684	NONPROFITS INS ASSN AN INTERINS EXCH	920 SECOND AVE S #700	MINNEAPOLIS	MN	55402-4023	612/376-4200
29530	NORDSTERN INSURANCE CO OF AMERICA	4 WEST 58TH ST 8 FL	NEW YORK	NY	10019-2515	212-415-8400
29874	NORTH AMERICAN SPECIALTY INS CO	650 ELM ST	MANCHESTER	NH	3101	603/644-6600
21105	NORTH RIVER INSURANCE COMPANY THE	305 MADISON AVE POB 1943	MORRISTOWN	NJ	07960-1943	201/490-6600
22047	NORTH STAR REINSURANCE CORPORATION	PO BOX 120052	STAMFORD	CT	06912-0052	201/301-8000
36455	NORTHBROOK INDEMNITY CO	C/O TAX ADMINISTRATION 51	ST PAUL	MN	55102	847 402-5000
36463	NORTHBROOK NATIONAL INS CO	C/O TAX ADMINISTRATION 51	ST PAUL	MN	55102	847 402-5000
19224	NORTHBROOK PROPERTY & CASUALTY INS CO	C/O TAX ADMINISTRATION 51	ST. PAUL	MN	55102	847 402-5000
38369	NORTHERN ASSURANCE CO OF AMERICA	ONE BEACON ST	BOSTON	MA	02108-3106	617/725-6000
19372	NORTHERN INSURANCE CO OF NEW YORK	PO BOX 1228	BALTIMORE	MD	21203	301/366-1000
27987	NORTHFIELD INSURANCE COMPANY	PO BOX 64816	ST PAUL	MN	55164-0816	612 688-4208
24015	NORTHLAND INSURANCE COMPANY	PO BOX 64816	ST PAUL	MN	55164-0816	612/688-4100
23906	NORTHWESTERN NATIONAL CASUALTY CO	10370 RICHMOND AVE	HOUSTON	TX	77042-4123	414/792-3349
34630	OAK RIVER INSURANCE COMPANY	9290 W DODGE RD #300	OMAHA	NE	68114-3363	913/469-9450
23248	OCCIDENTAL FIRE & CAS CO OF NC	PO BOX 10800	RALEIGH	NC	27605-0800	919/833-1600
35602	OHIC INSURANCE COMPANY	155 E BROAD ST 13TH FL	COLUMBUS	OH	43215-3621	614 221-7777
24074	OHIO CASUALTY INSURANCE COMPANY	136 N 3RD ST	HAMILTON	OH	45025-0001	513 867-3897
24104	OHIO FARMERS INSURANCE CO	PO BOX 5001 ONE PARK CIRC	WESTFIELD CENTE	OH	44251-5001	800/243-0210
26565	OHIO INDEMNITY COMPANY	PO BOX 182138	COLUMBUS	OH	43218-2138	800/331-8452
24082	OHIO SECURITY INSURANCE COMPANY	136 N THIRD ST	HAMILTON	OH	45025	513/867-3897
36625	OLD RELIABLE CASUALTY COMPANY	231 W LOCKWOOD AVE	WEBSTER GROVES	MO	63119-2327	800/791-4357
24147	OLD REPUBLIC INSURANCE COMPANY	PO BOX 789	GREENSBURG	PA	15601-0789	412/834-5000
35424	OLD REPUBLIC MINNEHOMA INSURANCE CO	PO BOX 470185	TULSA	OK	74147-0185	918/494-7000
50520	OLD REPUBLIC NATIONAL TITLE INS CO	400 2ND AVE S	MINNEAPOLIS	MN	55401-2499	612/371-1111
40444	OLD REPUBLIC SURETY COMPANY	PO BOX 1635	MILWAUKEE	WI	53001	515/270-0000
37060	OLD UNITED CASUALTY COMPANY	PO BOX 795	SHAWNEE MISSION	KS	66201	913/432-6400
12254	OMAHA INDEMNITY COMPANY THE	3102 FARNAM ST	OMAHA	NE	68131-3405	402/342-3326
37540	OMAHA PROPERTY AND CASUALTY INS CO	3102 FARNAM ST	OMAHA	NE	68131-3405	402/342-3326
39098	OMNI INSURANCE COMPANY	1000 PARKWOOD CIRCLE	ATLANTA	GA	30339	770 952-4500
32700	OWNERS INSURANCE COMPANY	PO BOX 30660	LANSING	MI	48909-8160	517/323-1521



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NAIC CODE	COMPANY NAME	ADDRESS	CITY	STATE	ZIP	TELEPHONE
22748	PACIFIC EMPLOYERS INSURANCE COMPANY	1601 CHESTNUT ST	PHILADELPHIA	PA	19192	215/241-4000
20346	PACIFIC INDEMNITY COMPANY	15 MOUNTAIN VIEW RD	WARREN	NJ	07061-1615	210/580-2000
37850	PACIFIC SPECIALTY INSURANCE COMPANY	3601 HAVEN AVE	MENLO PRK	CA	94025-1033	415-780-4800
29572	PAFCO GENERAL INSURANCE COMPANY	4720 KINGSWAY DR	INDIANAPOLIS	IN	46205	317 259-6300
18139	PEAK PROPERTY AND CASUALTY INS CORP	PO BOX 3329	ENGLEWOOD	CO	80155	800/456-4642
24198	PEERLESS INSURANCE COMPANY	62 MAPLE AVE	KEENE	NH	03431-1625	603/352-3221
32859	PENN AMERICA INS CO	420 S YORK RD	HATBORO	PA	19040-3949	215/443-3600
21962	PENNSYLVANIA GENERAL INSURANCE CO	436 WALNUT ST	PHILADELPHIA	PA	19106-3714	215/625-1089
14974	PENNSYLVANIA LUMBERMENS MUTUAL INS CO	INDEPENDENCE SQUARE WEST	PHILADELPHIA	PA	19106	215 625-9233
12262	PENNSYLVANIA MANUFACTURERS ASSOC INS CO	380 SENTRY PKWY	BLUE BELL	PA	19422-2328	800/222-2749
14990	PENNSYLVANIA NATIONAL MUTUAL CAS INS CO	2 N 2ND ST	HARRISBURG	PA	17101-1613	717/234-4941
12297	PETROLEUM CASUALTY COMPANY	PO BOX 3342	HOUSTON	TX	77001	713 423-4321
13714	PHARMACISTS MUTUAL INSURANCE COMPANY	P O BOX 370	ALGONA	IA	50511-0370	515/295-2461
35718	PHICO INSURANCE COMPANY	PO BX 85 ONE PHICO DR	MECHANICSBURG	PA	17055-0085	717/766-1122
18058	PHILADELPHIA INDEMNITY INSURANCE CO	ONE BALA PLAZA #100	BALA CYNWYD	PA	19004	610 617-7900
35262	PHOENIX ASSURANCE CO OF NEW YORK	9300 ARROWPOINT BLVD	CHARLOTTE	NJ	28273-8136	908 580-0800
25623	PHOENIX INSURANCE COMPANY THE	ONE TOWER SQUARE	HARTFORD	CT	06183-9070	800/243-8786
44610	PHYSICIANS DEFENSE ASSOCIATION	PO BOX 104716	JEFFERSON CITY	MO	65110	314/634-5447
20419	PLAINS INSURANCE COMPANY	PO BOX 25951	OVERLAND PARK	KS	66225-5951	316/855-3456
27251	PMI MORTGAGE INS CO	601 MONTGOMERY ST	SAN FRANCISCO	CA	94111-2603	415/788-7878
40134	POTOMAC INSURANCE CO OF ILLINOIS	436 WALNUT ST	PHILADELPHIA	PA	19106-3714	215/625-1089
44083	PREFERRED PHYSICIANS MEDICAL RRG INC	7000 SQUIBB ROAD	MISSION	KS	66202	800/562-5589
36234	PREFERRED PROFESSIONAL INSURANCE COMPANY	10707 PACIFIC ST STE 205	OMAHA	NE	68114	402/392-1566
33359	PROFESSIONAL LIABILITY INSURANCE CO	25 CENTURY BLVD #103	NASHVILLE	TN	37214	615/391-3102
24260	PROGRESSIVE CASUALTY INSURANCE CO	6300 WILSON MILLS RD	MAYFIELD VLLGE	OH	44143-2128	800/283-1802
42994	PROGRESSIVE CLASSIC INSURANCE COMPANY	6300 WILSON MILLS RD	MAYFIELD VLLGE	OH	44143-2128	216/461-5000
42919	PROGRESSIVE NORTHWESTERN INS CO	6300 WILSON MILLS RD#E61	MAYFIELD VLLGE	OH	44143-2128	216/461-5000
32786	PROGRESSIVE SPECIALTY INS CO	6300 WILSON MILLS RD	MAYFIELD VLLGE	OH	44143-2128	216/461-5000
34690	PROPERTY & CASUALTY INS CO OF HARTFORD	HARTFORD PLAZA	HARTFORD	CT	6115	860 547-5000
29467	PROTECTION MUTUAL INSURANCE COMPANY	300 S NORTHWEST HWY	PARK RIDGE	IL	60068-5872	800/733-7642
12416	PROTECTIVE INSURANCE COMPANY	1099 N MERIDIAN ST	INDIANAPOLIS	IN	46204	800/428-7082
24295	PROVIDENCE WASHINGTON INSURANCE CO	PO BOX 518	PROVIDENCE	RI	02903-0518	401/453-7000
36439	PRUDENTIAL COMMERCIAL INSURANCE COMPANY	23 MAIN ST	HOLMDEL	NJ	7733	908 946-5000
36447	PRUDENTIAL GENERAL INS CO	23 MAIN ST	HOLMDEL	NJ	7733	908 946-5000
32352	PRUDENTIAL PROPERTY & CASUALTY INS CO	23 MAIN ST	HOLMDEL	NJ	7733	908 946-5000
24384	RANGER INSURANCE COMPANY	10777 WESTHEIMER	HOUSTON	TX	77042	800/392-1970
37303	REDLAND INSURANCE COMPANY	222 S 15 TH ST 600 N	OMAHA	NE	68102-1628	712/328-3918
24449	REGENT INSURANCE COMPANY	ONE GENERAL DRIVE	SUN PRAIRIE	WI	53596-0001	608/837-4440
24457	RELIAANCE INSURANCE COMPANY	THREE PRKWAY	PHILADELPHIA	PA	19102-1376	215/864-4000
24430	RELIAANCE NATIONAL INDEMNITY COMPANY	THREE PRKWAY	PHILADELPHIA	PA	19102-1376	215/864-4116
40592	RELIAANCE NATIONAL INSURANCE COMPANY	THREE PRKWAY	PHILADELPHIA	PA	19102-1376	215/864-4000
41980	RELIAANCE SURETY COMPANY	THREE PRKWAY	PHILADELPHIA	PA	19102-1376	215 864-4000
38318	REPUBLIC INSURANCE COMPANY	PO BOX 660560	DALLAS	TX	75266-0560	214/559-1222
28452	REPUBLIC MORTGAGE INSURANCE COMPANY	PO BOX 2514	WINSTON-SALEM	NC	27102-2514	919/724-1986
31089	REPUBLIC WESTERN INS CO	2721 N CENTRAL AVE	PHOENIX	AZ	85004-1121	602/263-6936
13390	RISORP NATIONAL INSURANCE COMPANY	1390 MAIN ST PO BOX 1598	SARASOTA	FL	34230-1598	800/262-2962
13056	RLI INSURANCE COMPANY	9025 N LINDBERGH DR	PEORIA	IL	61614	800/447-2205
27065	ROCKFORD MUTUAL INSURANCE COMPANY	PO BOX 5626	ROCKFORD	IL	61125-0626	800/747-2957
24678	ROYAL INDEMNITY COMPANY	7500 COLLEGE BLVD #650	OVERLAND PARK	KS	66210	800/882-3220
26980	ROYAL INSURANCE COMPANY OF AMERICA	7500 COLLEGE BLVD #650	OVERLAND PARK	KS	66210	800/882-3220
39039	RURAL COMMUNITY INSURANCE COMPANY	PO BOX 5118	SIOUX FALLS	SD	57117-5118	612 667-2085
24740	SAFECO INSURANCE CO OF AMERICA	SAFECO PLAZA	SEATTLE	WA	98185-0001	206/545-6414
39012	SAFECO INSURANCE COMPANY OF ILLINOIS	2800 W HIGGINS RD #1100	HOFFMAN ESTATES	IL	60195-5205	312/490-2900
24759	SAFECO NATIONAL INSURANCE COMPANY	SAFECO PLAZA	SEATTLE	WA	98185-0001	206/545-6414
24694	SAFEGUARD INSURANCE COMPANY	7500 COLLEGE BLVD #650	OVERLAND PARK	KS	66210	800/882-3220
15105	SAFETY NATIONAL CASUALTY CORPORATION	2043 WOODLAND PKWY #200	ST LOUIS	MO	63146	314/995-5300
40460	SAGAMORE INSURANCE COMPANY	1099 NORTH MERIDIAN ST	INDIANAPOLIS	IN	46204-1044	317 636-9800
16551	SAVERS PROPERTY & CASUALTY INS CO	26600 TELEGRAPH ROAD	SOUTHFIELD	MI	48034	913 451-0002
15580	SCOTTSDALE INDEMNITY COMPANY	PO BOX 4110	SCOTTSDALE	AZ	85261	602 948-0505
20354	SEA INSURANCE CO OF AMERICA THE	9300 ARROW PT BLVD	CHARLOTTE	NC	28273-8136	908/530-0800
22535	SEABOARD SURETY COMPANY	385 WASHINGTON ST 102 F	ST PAUL	MN	55102	612/221-7911
22543	SECURA INSURANCE A MUTUAL COMPANY	PO BOX 819	APPLETON	WI	54912-0819	800/558-3405
24902	SECURITY INSURANCE CO OF HARTFORD	PO BOX 420	HARTFORD	CT	06141-0420	203/674-6952
19879	SECURITY NATIONAL INSURANCE COMPANY	PO BOX 655028	DALLAS	TX	75265-5028	800 338-2560
50857	SECURITY UNION TITLE INS CO	171 N CLARK ST ML 06CT	CHICAGO	IL	60601-3294	800/621-1919
39926	SELECTIVE INS CO OF THE SOUTHEAST	40 WANTAGE AVENUE	BRANCHVILLE	NJ	7890	201 948-3000
24988	SENTRY INSURANCE A MUTUAL COMPANY	1800 N POINT DRIVE	STEVENS POINT	WI	54481-1283	715/346-6883
30503	SHELBY CASUALTY INSURANCE COMPANY	3760 RIVER RUN DR	BIRMINGHAM	AL	35243	217/787-9510
23361	SHELTER GENERAL INS CO	1817 W BROADWAY	COLUMBIA	MO	65218-0001	314/874-4382
23388	SHELTER MUTUAL INSURANCE CO	1817 W BROADWAY	COLUMBIA	MO	65218-0001	573 445-8441

## PROPERTY &amp; CASUALTY COMPANIES MAIL ADDRESSES AND TELEPHONE NUMBERS

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26557	SHELTER REINSURANCE COMPANY	1817 W BROADWAY	COLUMBIA	MO	65218	314/874-4382
39322	SOREMA NORTH AMERICA REINSURANCE CO	199 WATER STREET	NEW YORK	NY	10038	212/480-1900
19216	SOUTHERN INSURANCE COMPANY	PO BOX 660302	DALLAS	TX	75266-0302	214/559-1395
24767	ST PAUL FIRE & MARINE INSURANCE CO	385 WASHINGTON ST	ST PAUL	MN	55102	612/221-8069
24775	ST PAUL GUARDIAN INSURANCE COMPANY	385 WASHINGTON ST	ST PAUL	MN	55102	612/221-8069
24805	ST PAUL INSURANCE CO OF ILLINOIS THE	385 WASHINGTON ST MC514A	ST PAUL	MN	55102	312/648-5000
24791	ST PAUL MERCURY INSURANCE COMPANY	385 WASHINGTON ST	ST PAUL	MN	55102	612/221-8069
41521	ST PAUL PROPERTY & CASUALTY INS CO	385 WASHINGTON ST MC514A	ST PAUL	MN	55102	612/221-8069
19070	STANDARD FIRE INSURANCE COMPANY	ONE TOWER SQUARE	HARTFORD	CT	6183	860/277-0111
42986	STANDARD GUARANTY INSURANCE COMPANY	3290 NORTHSIDE PKWY NW	ATLANTA	GA	30327	404/261-9000
18023	STAR INSURANCE COMPANY	26600 TELEGRAPH RD	SOUTHFIELD	MI	48034	810/358-1100
19530	STATE AUTO NATIONAL INSURANCE COMPANY	518 EAST BROAD ST	COLUMBUS	OH	43215-3976	614/464-5000
25127	STATE AUTO PROPERTY & CASUALTY INS CO	518 E BROAD ST	COLUMBUS	OH	43216	614/464-5000
25135	STATE AUTOMOBILE MUTUAL INS CO	518 E BROAD ST	COLUMBUS	OH	43215-3976	614/464-5005
25143	STATE FARM FIRE AND CASUALTY CO	ONE STATE FARM PLAZA	BLOOMINGTON	IL	61710-0001	309/766-2020
25151	STATE FARM GENERAL INSURANCE CO	ONE STATE FARM PLAZA	BLOOMINGTON	IL	61710-0001	309/766-2020
25178	STATE FARM MUTUAL AUTOMOBILE INS CO	ONE STATE FARM PLAZA	BLOOMINGTON	IL	61701	309/766-2020
12831	STATE NATIONAL INSURANCE COMPANY INC	PO BOX 24622	FORT WORTH	TX	76124	817/265-2000
41416	STATEWIDE INSURANCE COMPANY	PO BOX 799	WAUKEGAN	IL	60079-0799	847/662-0073
50121	STEWART TITLE GUARANTY COMPANY	PO BOX 2029	HOUSTON	TX	77252	800/892-5869
22276	STONEWALL INSURANCE COMPANY	31 INVERNESS CTR PKWY 200	BIRMINGHAM	AL	35242	205/991-0344
40436	STRATFORD INSURANCE COMPANY	400 PARSONS POND DRIVE	FRANKLIN LAKES	NJ	07417-2600	201/847-8600
20362	SUMITOMO MARINE & FIRE INS CO LTD	PO BOX 4602	WARREN	NJ	7059	908/604-2900
20370	SUN INSURANCE OFFICE OF AMERICA INC	9300 ARROW PT BLVD	CHARLOTTE	NC	28273-8136	908/580-0800
24047	SURETY BONDING COMPANY OF AMERICA	PO BOX 5111	SIOUX FALLS	SD	57117-5111	605/336-0850
12866	T H E INSURANCE COMPANY	10451 GULF BLVD	TREASURE ISLAND	FL	33706	813/367-6900
22683	TEACHERS INSURANCE COMPANY	1 HORACE MANN PLAZA	SPRINGFIELD	IL	62715-0001	217/789-2500
42376	TECHNOLOGY INSURANCE COMPANY	20 TRAFALGAR SQUARE #459	NASHUA	NH	3063	603/883-1868
19526	TEXAS GENERAL INDEMNITY COMPANY	PO BOX 1259	GALVESTON	TX	77553-1259	409/766-4674
39497	TICO INSURANCE COMPANY	4100 HARRY HINES	DALLAS	TX	75219	214/526-3876
50067	TICOR TITLE INSURANCE COMPANY	171 NORTH CLARK ST	CHICAGO	IL	60601-3294	800/621-1919
25453	TIG COUNTRYWIDE INSURANCE COMPANY	5205 N O'CONNOR BLVD	IRVING	TX	75015-8806	818/596-5000
25496	TIG INDEMNITY COMPANY	5205 N O'CONNOR BLVD	IRVING	TX	75039-8810	214/831-5000
25534	TIG INSURANCE COMPANY	PO BOX 152870	IRVING	TX	75015-8830	214/742-4192
25518	TIG PREMIER INSURANCE COMPANY	PO BOX 152870	IRVING	TX	75015-8830	818/596-5000
13242	TITAN INDEMNITY COMPANY	PO BOX 65100	SAN ANTONIO	TX	78265	512/824-4546
12904	TOKIO MARINE AND FIRE INS CO LTD (US BR	101 PARK AVENUE	NEW YORK	NY	10178-0095	212/297-6600
37621	TOYOTA MOTOR INSURANCE COMPANY	19001 S WESTERN AVE FS21	TORRANCE	CA	90509	310/787-1310
42749	TRADERS INSURANCE COMPANY	PO BOX 5374	KANSAS CITY	MO	64131	800/821-3478
41238	TRANS PACIFIC INSURANCE COMPANY	101 PARK AVENUE	NEW YORK	NY	10178-0095	212/297-6600
20486	TRANSCONTINENTAL INSURANCE COMPANY	CNA PLAZA 31S	CHICAGO	IL	60685-0001	312/822-5105
28886	TRANSQUARD INS CO OF AMERICA INC	215 W DIEHL RD	NAPERVILLE	IL	60563	708/717-3512
50012	TRANSNATION TITLE INSURANCE COMPANY	6630 W BROAD ST	RICHMOND	VA	23230	215/241-6000
33014	TRANSPORT INSURANCE COMPANY	4100 HARRY HINES BLVD	DALLAS	TX	75219-3295	800/527-5412
20494	TRANSPORTATION INSURANCE COMPANY	CNA PLAZA 31S	CHICAGO	IL	60685-0001	312/822-5105
28188	TRAVCO INSURANCE COMPANY,	ONE TOWER SQUARE	HARTFORD	CT	06183-6014	317/841-2948
19038	TRAVELERS CASUALTY AND SURETY CO	ONE TOWER SQUARE	HARTFORD	CT	6183	860/277-0111
31194	TRAVELERS CASUALTY AND SURETY CO OF AMERICA	ONE TOWER SQUARE	HARTFORD	CT	6183	860/277-0111
19046	TRAVELERS CASUALTY AND SURETY CO OF IL	ONE TOWER SQUARE	HARTFORD	CT	6183	708/245-4001
36170	TRAVELERS CASUALTY COMPANY OF CONNECTICUT	ONE TOWER SQUARE	HARTFORD	CT	6183	860/277-0111
36137	TRAVELERS COMMERCIAL INSURANCE COMPANY	ONE TOWER SQUARE	HARTFORD	CT	6183	860/277-0111
25666	TRAVELERS INDEMNITY CO OF AMERICA	ONE TOWER SQUARE	HARTFORD	CT	06183-9070	800/243-8786
25682	TRAVELERS INDEMNITY CO OF CONNECTICUT	ONE TOWER SQUARE	HARTFORD	CT	06183-1051	800/243-8786
25674	TRAVELERS INDEMNITY CO OF ILLINOIS	215 SHUMAN BLVD	NAPERVILLE	IL	60563	800/243-8786
25658	TRAVELERS INDEMNITY COMPANY	ONE TOWER SQUARE	HARTFORD	CT	06183-9070	800/243-8786
40282	TRAVELERS INDEMNITY COMPANY OF MO THE	ONE TOWER SQUARE	HARTFORD	CT	06183-1190	214/650-2800
39357	TRAVELERS INSURANCE CO (ACC DEPT)	ONE TOWER SQUARE	HARTFORD	CT	06183-1190	203/277-3966
36161	TRAVELERS PROPERTY CASUALTY INS CO	ONE TOWER SQUARE	HARTFORD	CT	6183	860/277-0111
38130	TRAVELERS PROPERTY CASUALTY INSURANCE CO OF ILL	ONE TOWER SQUARE	HARTFORD	CT	6183	708/245-4001
31003	TRI STATE INSURANCE CO OF MINNESOTA	ONE ROUNDWIND RD	LIVERNE	MN	56156	507/283-9561
25712	TRI STATE INSURANCE COMPANY	PO BOX 3269	TULSA	OK	74102	800/347-4444
24350	TRIAD GUARANTY INSURANCE CORP	101 S STRATFORD RD #500	WINSTON-SALEM	NC	27104	919/723-1282
15954	TRINITY UNIVERSAL INS CO OF KANSAS INC	PO BOX 655028	DALLAS	TX	75265-5028	214/360-8000
19887	TRINITY UNIVERSAL INSURANCE COMPANY	PO BOX 655028	DALLAS	TX	75265-5028	214/360-8000
41211	TRITON INSURANCE COMPANY	307 W SEVENTH ST #400	FORT WORTH	TX	76102	817/348-7500
21709	TRUCK INSURANCE EXCHANGE	PO BOX 2478 TERMINAL ANNDX	LOS ANGELES	CA	90051-2478	213/932-3200
27120	TRUMBULL INSURANCE COMPANY	HARTFORD PLAZA	HARTFORD	CT	6115	203/547-5000
40118	TRUSTGARD INSURANCE COMPANY	650 S FRONT ST	COLUMBUS	OH	43216	614/445-2900
29459	TWIN CITY FIRE INS CO	HARTFORD PLAZA	HARTFORD	CT	6115	800/727-0721
29599	U S SPECIALTY INSURANCE COMPANY	13403 NW FWY	HOUSTON	TX	77040-6009	314/298-9494

## PROPERTY &amp; CASUALTY COMPANIES MAIL ADDRESSES AND TELEPHONE NUMBERS

NAIC CODE	COMPANY NAME	ADDRESS	CITY	STATE	ZIP	TELEPHONE
37893	ULICO CASUALTY COMPANY	111 MASSACHUSETTS AVENW	WASHINGTON	DC	20001-1461	202/682-6689
18619	UNDERWRITERS INSURANCE COMPANY	PO BOX 3649	CULVER CITY	CA	90231-3649	919/846-4120
25763	UNIGARD SECURITY INSURANCE COMPANY	1215 4TH AVE STE 1001	SEATTLE	WA	98161-1001	206/641-4321
25844	UNION INSURANCE CO	PO BOX 80439	LINCOLN	NE	68501-0439	800/456-7688
21423	UNION INSURANCE CO OF PROVIDENCE	PO BOX 712	DES MOINES	IA	50303-0712	515/280-2674
11142	UNITED CASUALTY INSURANCE CO OF AMERICA	1 EAST WACKER DR	CHICAGO	IL	60601-1883	312/661-4972
11770	UNITED FINANCIAL CASUALTY COMPANY	747 ALPHA DR	HIGHLAND HTS	OH	44143	216/461-5000
13021	UNITED FIRE AND CASUALTY COMPANY	PO BOX 73909	CEDAR RAPIDS	IA	52407	800/553-7937
51624	UNITED GENERAL TITLE INS CO	PO BOX 1591	BATON ROUGE	LA	70821	504/924-6007
15873	UNITED GUARANTY RESIDENTIAL INS CO	LAW DEPT., PO BOX 20597	GREENSBORO	NC	27420-0597	800/334-8966
16667	UNITED GUARANTY RESIDENTIAL INS NC	LAW DEPT. PO BOX 20597	GREENSBORO	NC	27420-0597	919/373-0232
24473	UNITED PACIFIC INSURANCE COMPANY	THREE PRKWAY	PHILADELPHIA	PA	19102-1376	215/864-4116
21776	UNITED SECURITY INSURANCE COMPANY	PO BOX 1848	DES MOINES	IA	50306-1848	515/222-4000
25941	UNITED SERVICES AUTOMOBILE ASSOCIATION	9800 FREDERICKSBURG RD	SAN ANTONIO	TX	78288-0429	512/282-2540
25887	UNITED STATES FIDELITY & GUARANTY CO	PO BOX 1138	BALTIMORE	MD	21203-1138	410/547-3000
21113	UNITED STATES FIRE INSURANCE CO	305 MADISON AVE POB 1943	MORRISTOWN	NJ	07960-1943	201/490-6600
25895	UNITED STATES LIABILITY INSURANCE CO	1030 CONTINENTAL DR	KING OF PRUSSIA	PA	19406-2808	215/688-2535
29157	UNITED WISCONSIN INSURANCE COMPANY	401 W MICHIGAN ST	MILWAUKEE	WI	53201	414/226-6300
32867	UNIVERSAL FIRE & CASUALTY INS CO	730 W 45TH ST	MUNSTER	IN	46321	219/924-9522
37931	UNIVERSAL OF OMAHA CASUALTY INS COMPANY	12809 WEST DODGE ROAD	OMAHA	NE	68154	402/333-9000
25933	UNIVERSAL SURETY COMPANY	PO BOX 80468	LINCOLN	NE	68501-0468	402/435-4302
13200	UNIVERSAL SURETY OF AMERICA	PO BOX 1068	HOUSTON	TX	77251-1068	713/863-7788
41181	UNIVERSAL UNDERWRITERS INS CO	7045 COLLEGE BLVD	OVERLAND PRK	KS	66211	913/339-1000
25968	USAA CASUALTY INSURANCE COMPANY	9800 FREDERICKSBURG RD	SAN ANTONIO	TX	78288	800/531-8722
18600	USAA GENERAL INDEMNITY COMPANY	9800 FREDERICKSBURG ROAD	SAN ANTONIO	TX	78288	210 498-2211
25976	UTICA MUTUAL INSURANCE COMPANY	PO BOX 530	UTICA	NY	13503-0530	315/735-3321
26611	VALIANT INS CO	PO BOX 1228	BALTIMORE	MD	21203	301/366-1000
20508	VALLEY FORGE INSURANCE COMPANY	CNA PLAZA 31S	CHICAGO	IL	60685-0001	312/822-5105
26093	VALLEY NATIONAL INSURANCE COMPANY	2450 14TH AVE SE POB 1119	ALBANY	OR	97321-0421	541-928-2344
24554	VANGUARD INSURANCE COMPANY	ONE GENERAL DRIVE	SUN PRAIRIE	WI	53596	214/559-1252
21172	VANLINER INSURANCE COMPANY	ONE PREMIER DR	ST LOUIS	MO	63026	314/349-3985
36781	VASA NORTH ATLANTIC INSURANCE COMPANY	PO BOX 6056	INDIANAPOLIS	IN	46206	317/238-5800
18759	VEREX ASSURANCE INCORPORATED	6601 SIX FORKS RD	RALEIGH	NC	27615	800/334-9270
11762	VESTA FIRE INSURANCE CORP	PO BOX 43360	BIRMINGHAM	AL	35243-3360	205/970-7000
42668	VESTA INSURANCE CORPORATION	PO BOX 43360	BIRMINGHAM	AL	35243-3360	205/970-7000
42889	VICTORIA FIRE & CASUALTY COMPANY	5915 LANDERBROOK DRIVE	CLEVELAND	OH	44124-4058	216/771-4850
20397	VIGILANT INSURANCE COMPANY	PO BOX 1615	WARREN	NJ	07061-1615	908/580-2000
13137	VIKING INSURANCE COMPANY OF WI	PO BOX 5365	MADISON	WI	53705-0365	303-754-8400
33812	VIRGINIA INSURANCE RECIPROCAL	PO BOX 85058	RICHMOND	VA	23261-5058	804-747-8600
40827	VIRGINIA SURETY COMPANY INC	123 N WACKER DRIVE 26TH F	CHICAGO	IL	60606-9611	312/701-3700
32395	VISION SERVICE PLAN INSURANCE CO	3333 QUALITY DRIVE	RANCHO CORDOVA	CA	95670-7985	800/852-7600
35971	VOYAGER PROPERTY & CASUALTY INS CO	110 W 7TH ST	FT WORTH	TX	76101-2045	817 347-3850
26085	WARNER INSURANCE COMPANY	777 SAN MARIN DRIVE	NOVATO	CA	94998	312 441-5400
32778	WASHINGTON INTERNATIONAL INSURANCE CO	300 PARK BLVD STE 500	ITASCA	IL	60143-2625	312/490-1850
26069	WAUSAU BUSINESS INSURANCE COMPANY	PO BOX 8017	WAUSAU	WI	54401	715/845-5211
26042	WAUSAU UNDERWRITERS INS CO	PO BOX 8017	WAUSAU	WI	54402-8017	715/842-6527
25011	WESCO INSURANCE COMPANY	301 N WALNUT ST 18TH FL	WILMINGTON	DE	19801	800/449-3726
44393	WEST AMERICAN INSURANCE COMPANY	136 N THIRD ST	HAMILTON	OH	45025	314/469-5472
21121	WESTCHESTER FIRE INSURANCE COMPANY	SIX CONCOURSE PARKWAY #25	ATLANTA	GA	30328	404/393-9955
30830	WESTERN DIVERSIFIED CASUALTY INS CO	2801 HIGHWAY 280 S	BIRMINGHAM	AL	35223	708/948-8988
13188	WESTERN SURETY COMPANY	101 S PHILLIPS AVE	SIOUX FALLS	SD	57192-0001	605/336-0850
24112	WESTFIELD INSURANCE COMPANY	PO BOX 5001 ONE PARK CIRC	WESTFIELD CTR	OH	44251-5001	800/243-0210
34207	WESTPORT INSURANCE CORPORATION	5200 METCALF	OVERLAND PARK	KS	66201	913/676-5270
12599	WINDSOR INSURANCE COMPANY	1300 PARKWOOD CIR #900	ATLANTA	GA	30339	404 951-5599
13250	WORKMENS AUTO INSURANCE COMPANY	PO BOX 54845	LOS ANGELES	CA	90054-0845	213 747-6492
26050	WORLDWIDE INSURANCE COMPANY	333 PHOENIXVILLE PIKE	MALVERN	PA	19355	800/325-4006
11126	YASUDA FIRE & MARINE INS CO OF AMER TH	225 LIBERTY ST	NEW YORK	NY	10281	212/416-1200
24325	YORK INSURANCE COMPANY	PO BOX 518	PROVIDENCE	RI	02903-0518	401/453-7000
26220	YOSEMITE INSURANCE COMPANY	601 NW SECOND ST	EVANSVILLE	IN	47708-1013	812/464-6836
13269	ZENITH INSURANCE COMPANY	PO BOX 9055	VAN NUYS	CA	91409-9055	818 713-1000
27855	ZURICH AMERICAN INS CO OF ILLINOIS	1400 AMERICAN LANE	SCHAUMBURG	IL	60196-1056	708/605-6000
16535	ZURICH INSURANCE COMPANY	1400 AMERICAN LANE	SCHAUMBURG	IL	60196-1056	708/605-6000





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